

EXPLORING THE DYNAMICS OF EXTREME POVERTY IN RURAL BANGLADESH

January 2006



**Rural Livelihoods Program
CARE Bangladesh**

*We seek a world of hope, tolerance and social justice,
where poverty has been overcome and people live in
dignity and security*

CARE Bangladesh

Pragati RPR Centre (8th-13th Floor)
20-21, Kawran Bazar, Dhaka-1215
Phone: 9112315, 8114207, Fax: 8114183
E-mail: carebang@bangla.net, Website: www.carebd.org

Funded by: Department for International Development- DFID

RESEARCH REPORT

EXPLORING THE DYNAMICS OF EXTREME POVERTY IN RURAL BANGLADESH

A QUALITATIVE STUDY

**Janet Seeley
Bryan Maddox
Md. Mehrul Islam and
CARE Livelihoods Monitoring Unit**



**Rural Livelihoods Program
CARE Bangladesh**

Published by
Rural Livelihoods Program
CARE Bangladesh

Copy Right
CARE Bangladesh

Cover Photo
Anowarul Haque &
Md. Abdul Jalil

Cover Design
Md. Abdul Jalil &
Khandaker Aminul Islam

Printing by
Evergreen Printing and Packaging
9, Segun Bagicha, Dhaka

LIST OF TEAM MEMBERS

Study Coordinators

Dr. Janet Seeley, University of East Anglia, U.K
Dr. Bryan Maddox, University of East Anglia, U.K
Dr. Md. Mehrul Islam, Livelihoods Coordinator, CARE - LMU

Research Team

Khandaker Aminul Islam, Technical Coordinator (Livelihoods), LMU, Dinajpur
Md. Mustafizur Rahman, Technical Coordinator (Livelihoods), LMU, RLP, Cox's Bazar
Md. Abdul Malek Khan, Technical Coordinator (Livelihoods), LMU, Dinajpur
Md. Abdul Jalil, Program Development Officer (Livelihoods), LMU, Dinajpur
Md. Imdadul Hoque, Program Development Officer (Livelihoods), LMU, Dinajpur
Nikar Chandra Howlader, Program Development Officer (Livelihoods), LMU, Dinajpur
Subhash Chandra Roy, Program Development Officer (Livelihoods), LMU, RLP, Cox's Bazar
Kazi Shahinur Islam Depon, Technical Officer (Livelihoods), LMU, CBHQ
Md. Ashraful Alam, Livelihoods Monitor, LMU, Dinajpur
Md. Taslim Uddin, Livelihoods Monitor, LMU, Dinajpur
Fahmida Quadir, Livelihoods Monitor, LMU Dinajpur
Mohan Lal Roy, Livelihoods Monitor, LMU Dinajpur
Shohelia Akhter, Livelihoods Monitor, LMU Dinajpur
Md. Baharul Alam, Livelihoods Monitor, LMU Dinajpur
Shahida Sultana, Livelihoods Monitor, LMU Dinajpur
Ruma Mojumder, Livelihoods Monitor, LMU Dinajpur
Abu Naim Md. Al-Amin, Livelihoods Monitor, LMU Dinajpur
Md. Jahangir Hossain, Livelihoods Monitor, LMU Dinajpur
Nurjahan Begum, Livelihoods Monitor, LMU Dinajpur
Tanvir Farhana Wahed, Livelihoods Monitor, LMU Dinajpur
Md. Touhidul Islam, Livelihoods Monitor, LMU Dinajpur
Suchitra Rani Golder, Livelihoods Monitor, LMU Dinajpur
Mukta Mardy, Development Organizer, GBK Dinajpur
IVE Oruna Murmu, Development Organizer, GBK Dinajpur
Umme Sajeda Khanom, Community Facilitator, RLP, Cox's Bazar
Rabindra Chandra Das, Community Facilitator, RLP, Cox's Bazar
Tapati Barua, Community Facilitator, RLP, Cox's Bazar
Rita Dey, Community Facilitator, RLP, Cox's Bazar
Shamima Akhter, Community Facilitator, RLP Cox's Bazar
Md. Khorshed Alam, Community Facilitator, RLP Cox's Bazar

Research Support

Md. Gias Uddin Talukder, Assistant Program Coordinator, RLP
Khaleda Afroz, Technical Coordinator (Women Empowerment), RLP
Md. Nurul Amin, Team Leader (Northwest Region), RLP
Md. Rafiqul Islam Talukder, Administrative Assistant, RLP
Nanda Kumar Datta, Administrative Assistant, RLP
Md. Sekendar Ali, Administrative Assistant, RLP
Vikarun Nesa Lipi, Administrative Assistant, RLP
Abdul Halim, Administrative Assistant, RLP

ACKNOWLEDGEMENTS

We are grateful to many people for their help in this research. We are indebted to all the research participants who consented to give their valuable time and share their very valuable knowledge. We are grateful to Andrea Rodericks, Brigitta Bode, Nils Den Tex and Mohit Chaturvedi for all their comments, help and support and to all other CARE LMU staff, particularly members of the Social Development Unit, who contributed to training sessions, sharing workshop and helped us all with logistics. We acknowledge the noteworthy contribution of Khandaker Aminul Islam for providing technical backstopping especially throughout the data collection process and bringing his valuable insights to data interpretation and analysis. We are also thankful to Gram Bikash Kendra, Dinajpur, a research partner for RLP for their significant contribution in the whole process of research.

Authors

LIST OF CONTENTS

LIST OF CONTENTS	i
LIST OF ACRONYMS	ii
1. INTRODUCTION	1
2. METHODOLOGY	5
Research questions	5
Site selection	6
Study site descriptions	7
Participant selection	11
Methods	11
Limitations	15
Ethics	15
The organisation of this report	15
3. HEALTH AND WELLBEING	16
Ill-Health and 'Extremely Poor' People	17
Disaggregating Health Vulnerabilities	18
Food and Medicine	19
4. VULNERABILITIES	21
Credit and Debt	23
Dowry Pressures	23
Sexual Exploitation and Vulnerability	23
Break up of the family unit	24
5. MARKETS AND LABOUR RELATIONS	25
Migration	26
Type of work	27
6. SERVICES AND SAFETY NETS	29
Justice and Social Protection	29
Access to Services	29
Access to Health Services	30
Quality of Health Services	31
Local Government Services and Safety Nets	32
Family/community (Organic) Safety Nets	33
7. EDUCATION, LITERACY AND SKILLS	34
User Fees and Costs	34
Gender Inequalities	35
Girls' educational drop-out	36
Child Labour, household crisis and drop-out	36
Education in the adibashi (indigenous) communities	37
Language and Inter-cultural Education	38
8. CONCLUSIONS	39
APPENDIX - 1. SIX LIFE HISTORIES	42
1. LIFE HISTORY OF RABEYA	42
2. LIFE HISTORY OF MINATI	51
3. LIFE HISTORY OF MALO	58
4. LIFE HISTORY OF BEGUM	63
5. LIFE HISTORY OF AHMED	72
6. LIFE HISTORY OF ASLAM	80
APPENDIX - 2. Network Diagram of Begum	86
APPENDIX - 3. Network Analysis (Relationship type) of Begum	87
APPENDIX - 4. Qualitative and Quantitative Comparisons of findings	88

LIST OF ACRONYMS

AIDS	-	Acquired Immune Deficiency Syndrome
AP	-	Always Poor
BDR	-	Bangladesh Rifles
BRAC	-	Bangladesh Rural Advancement Committee
CP	-	Cyclically Poor
f	-	Female
FGD	-	Focus Group Discussion
LMU	-	Livelihoods Monitoring Unit
HIV	-	Human Immune Virus
m	-	Male
NGO	-	Non-Government Organization
NP	-	Non-Poor
NW	-	Northwest
OP	-	Occasionally Poor
RLP	-	Rural Livelihoods Program
SSC	-	Secondary School Certificate
SE	-	Southeast
STD	-	Sexually Transmitted Diseases
TB	-	Tuberculosis Bacillus
TNO	-	Thana Nirbahi Officer
UP	-	Ususally Poor
VGD	-	Vulnerable Group Development
VGF	-	Vulnerable Group Fund
VISA	-	A local organization

1. INTRODUCTION

The purpose of this research was twofold, firstly to undertake qualitative research on the dynamics of chronic and extreme poverty, social protection and safety nets in rural contexts in Bangladesh to add to the existing knowledge that CARE Bangladesh already has and secondly and importantly, to provide the CARE Bangladesh team members with the opportunity to participate in the research and learn and then use new skills. The timescale was short for a qualitative study of this type and the team, most of whom were new to this type of research, faced the challenge of both identifying research sites and building rapport with people within a short space of time. Despite the challenges the research also created new opportunities for learning about new research methods used and widening the understanding of extreme poverty.

We also had a novel problem that is the notion of ‘extreme poverty’ itself. Despite the recent concern with ‘extreme poverty’, ‘chronic poverty’, ‘destitute poor’ and the ‘ultra poor’, the meanings of the terms are, as we discovered in the literature review (see separate document), far from certain. In fact, when we began to investigate the theme more thoroughly and think about how we identify such groups of people, we gradually became more sceptical about the existence of a discrete group who could be labelled as such. The term ‘extreme poor’ implies a certain reification (making something real) that has a certain logic, but as some commentators have highlighted we need to know something of the characteristics of such a group to work with them effectively. In comparison with the notion of ‘chronic poverty’ (which implies a timescale), the notion of ‘extreme poverty’ is less clear.¹

Should it matter that we are less than clear about what the category of ‘extreme poor’ implies? The Bangladesh Daily Star ran an article this recently entitled: ‘*Nothing but age changes for the extreme poor*’ (Monday 20th February, front page). The headline is perhaps most startling, since it highlights how donor driven concepts and agendas find their way into the popular imagination. In Bangla, there is an abundance of language describing poverty and suffering although the term ‘extreme poverty’ does not have an exact translation; neither *hotodhoridro* (completely / absolutely poor), *dustho* (destitute) or *nischo* (having nothing) completely capture its connotations with a particular social group, or its current discursive significance. Our initial research into the subjective, ‘emic’ perspectives on poverty, and what it means to those who experience it, highlighted the ‘multidimensionality of poverty’ as the following comments from the research participants indicate:

‘Kaj thakle khai, na thakle na khai’ (if we work we eat, if we don’t get work, we don’t eat); *Taka chara bichar paina* (We don’t get justice without bribe/money); *Keu konnodin shalish, bicchar e dhake na* (nobody calls us to participate in the shalish and informal justice); *Ek bela kamla dite na parle uposh thakte hoi* (if we don’t get work one day we fast); *Krisshi kaj chhara anno kono kaj jana nai* (I have no skills except agriculture labour); *Nijer O bacchder lekha porra nai* (myself and my children have no education); *Bacchader lekha pora korate pari na, boi kenar taka nai,*

¹ The category of ‘always poor’ therefore implies chronic poverty since it also implies a timescale rather than the severity of poverty.

khoroch chalete pari na (unable to buy books and cannot afford to pay children's education costs); *Gotore ashuk chikitschy korte pari na, taka nai emni thaki, khali kosto* (I am sick, unable to pay treatment cost, live without treatment with pain and sufferings).

These descriptions of poverty are instructive, highlighting more than just the lack of financial income and including aspects of social participation, education and inclusion. These imply a position in relation to others living in the community as well as individual experiences of poor health and hunger. Listening to these descriptions of poverty helped the research team to begin to understand and empathise with those who live in and experience poverty and to begin to appreciate the many different facets of poverty.

There are roughly 30 to 40 million people in Bangladesh who are unable to meet their most basic needs, for food, social participation, shelter, health, social justice.² If we look at people's assets, their security, their capabilities, rights and social 'functionings' (to use Amartya Sen's term) we find a great many people who are unable to live the kind of lives that they might want to, and whose poverty makes them vulnerable to various types of risk. In terms of access to public goods, certain dynamics of poverty can be identified without recourse to a specific group of people, because many (or most) rely on the same set of public institutions, and share the same natural, political and economic environment.

So why should the term 'extreme poverty' be useful? One answer is clearly that it has a certain resonance with the donor community, and notions of targeting and efficiency. Ironically however, the utility of the term seems to be its fuzzy nature which people can work with and apply in their contexts. There is a certain democratic aspect to that, although it also brings risks, as certain donors and organisations may choose to regulate and fit the meaning to suit their own priorities and concerns. If we are looking for a more precise utility we require greater clarity, theoretical and empirical focus to enable us to characterise and understand any specific characteristics of groups or individuals who might usefully be described. As the literature review highlights, different theoretical orientations and organisational priorities will lead to different characterisations of poverty.

As we carried out the research we often wondered what the particular characteristics of 'extreme poverty' might be. This report attempts to highlight some of these, primarily in terms of people's inability to meet their basic human needs (what Capability theorists would call their basic 'functionings'). These are clearly related to people's assets, their social capital and their incomes. The very low incomes of many agricultural labourers clearly reduce their ability to lead a rewarding and healthy life. At the same time these functionings relate to their rights, and access to resources and public institutions, and this is often linked to wider social factors such as gender, age and ethnicity. These can be considered as meso and macro level characteristics of community and the State, rather than household level determinants. We also begin to think of extreme poverty in relation to risk and vulnerability, highlighting for example, people's physical and social vulnerabilities, their experiences of ill-health, environmental threats, and injustice.

² See Sen, Binayek and David Hulme (2004) *Chronic Poverty in Bangladesh. Tales of Ascent, Descent, marginality and Persistence. Overview*. Bangladesh Institute of Development Studies, Dhaka and Chronic Poverty Research Centre, University of Manchester, UK.

This research was undertaken in eight rural communities in January and February 2006. Six of these were in the Northwest and two in the Southeast of Bangladesh. The report does not attempt to present all the data that we have collected, but instead provides a synthesis of the material and our findings. Six life history narratives are presented in the appendix. The research team have attempted to grapple seriously with concerns about extreme poverty, and have increasingly understood these debates and their importance in development policy and practice. The factors that influence and create poverty are very real, and this reality has firmly imprinted itself on our memories and consciousness as we listened to people's life histories, their thoughts and experiences. There is probably not a single member of the research team who has not become more sensitised to these issues. We tried to think carefully about the forms of poverty and inequality people experienced, and what it might take for example for extremely poor people³ to access their rights and entitlements; to be able to access and afford health care and education; to be able to make use of legal institutions and social safety nets. One of the conclusions is that in becoming sensitised to the experiences and needs of the poor in Bangladesh we can perhaps begin to have a greater understanding of the characteristics that the poorest people have in common, and those that contribute to exclusion.

There is no shortage of research reports on aspects of poverty in Bangladesh. How then does this report, based on a small piece of research contribute? The insights into the lives of extremely poor people highlight a number of significant findings that highlight critical areas that would benefit from further research but which also point towards ways in which the factors that contribute to extreme poverty might be addressed in development interventions. Poor people face many things that make them descend into poverty (drivers of descent) and not many ways to move up out of poverty (drivers of ascent). Our key findings are:

- a) The analysis of life histories highlights the impact of health shocks (chronic and temporary illness, disability and death) on the lives of poor households and individuals. The impact of these shocks due to inability to work and costs associated with healthcare and medicines have often been enough to strip a family of assets, remove children from school and into work, and plunge families into severe debt. The effects of such incidents continue over generations and produce long-term impacts. Reproductive health problems, though not always affecting the main income earner also caused rapid loss of assets and debt, as well as conflict within the family. Of the 39 life histories, and focus group discussions, health shocks were the most significant and frequent cause of crisis (i.e. a 'major driver of descent').
- b) An analysis of the occupations of the life history respondents revealed that extreme poverty was associated with unskilled manual labour, and not with other forms of skilled or artisanal work or fishing. This suggests that agricultural incomes are too low (over the agricultural year) to sustain people affectively, and that the physical vulnerability involved places households at risk. This implies strategies of occupational diversification, skills

³ We prefer to use the term 'extremely poor people' rather than 'extreme poor' because we believe the use of the latter term reinforces a misperception that such poor people are a homogeneous group.

training and education if poverty is to be reduced. Migration, without occupational diversification, does not present a way out of this problem as it entails many risks to the wellbeing of individuals and families.

- c) Physical and sexual vulnerability is a pervasive problem for extremely poor people, and has significant impacts on women's poverty and wellbeing, their access to labour markets, early marriage, dowry debt, and drop out of education (for boys and girls – due to the increased debt burden). This drives dowry debt which is another major cause of financial crisis. This physical and sexual risk is very closely related to poverty as the poor physical environment, indebtedness and social exploitation places girls and women at risk, particularly in single headed households and when there is no adult guardian remaining home. It also suggests the need for a rights based approach to tackling this since physical security is also a responsibility of communities and the state. These findings support those of earlier research undertaken by CARE.
- d) Education could be one of the most significant routes out of poverty and underpins the scope for occupational diversity for extremely poor people, as well as interventions based on rights and empowerment. Occupational diversification is not a viable option for children without literacy and a decent education. Education is itself a fundamental human right. We found that it is almost impossible for the children of the poorest households to have access to a decent education, despite their parent's commitment to education. Most children drop out due to the direct costs and opportunity costs of education. The direct costs are substantial, and most agricultural families (despite widespread support for the education of their children) cannot afford the costs. Seasonal work and any short-term or longer-term shocks to the family (such as seasonal flooding or illness of a family member) are enough to cause a child to drop out on a permanent basis.
- e) Access to most government services (including some relief services) are bribe based. The level of bribes and fees means that these services (e.g. education, health, police, courts, land sub-registry) are either too difficult to access, or require borrowing (and debt) to obtain access. The bribes and semi-official charges put many services beyond the reach of the poorest groups. This has many adverse affects, such as only accessing medical services when it is too late to be of use or legal disputes over unregistered and mortgaged land.
- f) The experiences of NGO credit was almost entirely for coping with financial crisis caused by health shocks (the cost of treatment and the loss of income), and for the costs of dowry. The extremely poor people we spoke to in this study did not take credit for income generating activities. In the case of health, such immediate borrowing can be seen as a productive loan, as their body is their main productive asset. This creates difficulties because many NGOs rarely lend people money in such circumstances with the result that for the costs of unexpected health shocks and seasonal crises money lenders are the source of loans. Further research on this topic may reveal further differences in people's access and uses of credit across different agro-ecological zones, and religion and ethnic groups.

2. METHODOLOGY

CARE Bangladesh has in recent years undertaken a series of quantitative surveys on livelihoods, debt and migration in Northwest and Southeast Bangladesh. This study, which used qualitative methods drew insights from that work in designing the research questions and approach to research. Compared to the quantitative research that has been undertaken this was a very small study, done in a short time frame. We do not, therefore, claim that these findings are wholly representative of the Northwest and Southeast nor do we claim that they are unbiased. Indeed, we believe that the relative speed with which fieldwork had to be undertaken meant that some of the very poorest of the poor were left out of this work simply because making contact with such women, men and children is often difficult and takes time (particularly when people lead mobile lives in the search for their living). That said, we do believe that the people who participated in this study are from the poorest sections of their communities so the findings do provide insights of the lives of extremely poor people.

The following questions guided the research:

Research questions

What are the Dynamics of Chronic and Extreme Poverty in Rural Bangladesh, and the Effectiveness and Accessibility of Social Protection and Safety Nets?

1. How effectively do extremely poor people access services and resources, and how useful are the services to them?
 - a) What difficulties, priorities and concerns, do extremely poor people have in accessing services and resources from Govt & non- Govt organisations?
 - b) What government and non- government services and resources do extremely poor people find useful and why?
2. In what ways are extremely poor people affected by social and environmental risk?
 - a) What risks do extremely poor people fear most (and feel are most likely to impact on their livelihoods and well-being) and why?
 - b) What individuals or families within extremely poor households and communities perceive as being most at risk and why? (Gender, occupation, geographical locations)
 - c) How does gender impact on the risk and vulnerability of these extremely poor people?
3. How does health and illness impact on the livelihoods and well being of the extremely poor people?
 - a) What are the perceptions (feeling and thoughts) of extremely poor people about their health and the risks to health and the health of their family?
 - b) How does ill-health impact on the lives of the extremely poor and women in particular?

4. What factors explain the low levels of education and literacy among extremely poor people?
 - a) What are the educational aspirations of these extremely poor people and what barriers do they identify to meeting these goals?
 - b) What are the critical factors or events that impact most significantly on primary school attendance and drop out?
5. How is access to labour markets affected by extreme poverty?
 - a) What are the critical factors that enable men and women to access labour markets?
 - b) How do poor men and women negotiate access to labour markets?
6. What are the barriers to extremely poor men and women accessing credit facilities?
 - a) When do extremely poor people borrow money, from whom (formal and informal), and why?
 - b) What are extremely poor men and women's perceptions of the risks related to credit?
 - c) What are the barriers that prevent NGOs lending to extremely poor people?

Site selection

Eight communities were selected for this study. Of which, six communities were located in the Northwest and two in the Southeast region. The communities were chosen firstly by identifying all the communities which were found to have large numbers of very poor people according to existing survey data in both the Northwest and the Southeast. Then the identified communities were stratified to capture agro-ecological differentiations and communities selected purposively on the basis of CARE staff's existing knowledge of those areas gained from on-going project work and the quantitative data collection. Emphasis was given to selecting the poorest communities, which can be termed as "tertiary elite para", where the concentration of poor people is comparatively higher. Inputs from the CARE Rural Livelihoods Programme Social Development Unit were sought to confirm selection of communities as "tertiary communities"⁴ in the Northwest region. In the Northwest, because of the limitation of time, only two communities from the *Flood prone* areas and two communities from the *drought prone* areas were selected.⁵ In addition, two communities from the indigenous communities were selected. The indigenous communities were chosen so that the study could capture the dynamics and diversities amongst the majority of the sub-ethnic groups: four different groups (Santal, Mohali, Orao and Malo) were included in these communities. From the Southeast region one community from the *coast* and one community from

⁴ It revealed in the CARE Northwest Institutional Study that *paras* (residential neighborhoods- key geographic units) vary from place to place depending on the types of leaders (elites) that reside there. Key is to understand elites' economic and political strategies and the spheres of influence within which they operate. Based on the influence of the elites, three categories of para were marked: para with primary, secondary and tertiary elites. Here tertiary para denotes the para where the leadership is weak and has few connections to more powerful actors and no influence beyond para.

⁵ These two zones are more vulnerable compared to favourable areas (LMU's Northwest Livelihoods Baseline Study, 2002; Northwest Livelihoods Study 2004).

the *plain* area were selected for this study. All communities except the coastal community falls under the CARE RLP quantitative survey datasets, which allows the cross- checking of findings with the quantitative findings. In addition, rapport has already been established with these communities, which is important given the timeframe of this study. A list of study communities with their locations and sampling characteristics is presented in Table 1 below.

Table 1: Study communities⁶, their locations and sampling characteristics

Communities	Region	District	Agro-ecological zones
Khora 1	Northwest	Thakurgaon	Drought prone
Khora 2	Northwest	Panchagarh	Drought prone
Bonna 1	Northwest	Kurigram	Flood prone
Bonna 2	Northwest	Kurigram	Flood prone
Adibashi 1	Northwest	Dinajpur	Drought prone
Adibashi 2	Northwest	Dinajpur	Favourable (partially flood prone)
Samotal 1	Southeast	Coxs Bazar	Plain
Upokul 1	Southeast	Coxs Bazar	Coast

Study site descriptions

Data were collected on the communities as a whole to give an overall picture of the places where the study participants were living. Existing data from other studies were also consulted to gain an overview of each place. A brief description of the eight study communities, based on these data, is given below:

Khora 1: drought prone community: This is a mixed community consisting of about 132 households, the majority of them are Muslim households. It is situated 16 km away from the Thana Parishad. Most households are migrants who came from Mymensingh. Major livelihoods activities includes agriculture including a few also involved in rickshaw pulling. Some households migrate during the lean season. A large number of people in the community reported having poor housing and sanitation conditions. Droughtness was identified as a significant area of vulnerability in the community. There are four non-governmental organizations currently working in the community which are involved in credit activities. Women reported working as maidservants and agricultural labourers. There are a few well-off and influential people living in this para, among them are two Union Parsihad leaders who have a monopoly of the money leading business in the para and also control the local justice system. These people also have strong connections to NGOs working in the para and influence their work.

Khora 2: drought prone community: This is a mixed community consisting of about 85 households the majority of which are Muslim households. The community is 16 km away from

⁶ Bonna 1, Bonna 2, Khora1, Khora 2, Adibashi 1, Adibashi 2, Samotal 1 and Upkol 1 are simply the disguised name of the original villages. The numerical 1 and 2do not mean any special feature.

the Thana Parishad. There are a few migrants who have settled in this community. Major livelihoods activities includes agriculture including a few also involved in rickshaw/van pulling, and a few engaged in small business. Recently land owners in this community started to diversify crops, which increased work opportunities for agricultural labourers. A large number of people in the community reported having poor housing and sanitation conditions. Droughtness was identified as a significant area of vulnerability in the community. There are four non-governmental organizations currently working in the community that are involved in credit activities. Women reported working as maidservants and agricultural labourers. An ex-union Parishad member is very influential in this para and helps in the solving of disputes. He is in close alliance with the present Union parishad chairman who lives far away from the para and therefore can help people sometimes in gaining access to resources and services. There are good relations between Hindus and Muslims in the para.

Bonna 1: flood prone community: This community consists of about 254 Muslim households, of which 10 are from Hindu households living adjacent to the river embankment about 3 km away from the Brahmaputra river and about 3 km away from the Thana Parishad. Major livelihoods activities include agriculture including vegetable cultivation, and a large number of people reported that they migrate to distant places for agricultural activities, and earth cutting and brick field work. A few also reported that they engage in rickshaw and van pulling, garment work and masonry/bricklaying. A large number of people in the community reported having poor housing and sanitation conditions. River erosion was identified as a major vulnerability in the community. There are four non-governmental organizations currently working in the community, which have credit activities including education and health programs. Women also reported working as agricultural labourers and maidservants. A few women were engaged in other off farm activities. This community reported having more widows compared to other communities. While the majority of the population are very poor there are a few richer people residing in this para. There has been competition in the para recently for leadership positions with a trusted UP chairman being ousted by another influential political leader. The former leader remains influential in the lives of poor people who turn to him for help and advice, rather than the new administration.

Bonna 2: flood prone community: This community consists of about 200 Muslim households, which is situated near a population centre, about 2 km away from the Thana Parishad. Major livelihoods activities includes agriculture including vegetable cultivation, with a few people reported to engage in small business and other off farm activities, such as, garment workers, masons, rickshaw/van pullers. A few members also reported migrating to more distant places during the lean season mostly for agricultural activities. A large number of people in the community reported having poor housing and sanitation condition. Water stagnant was identified as a significant type of vulnerability in the community. There are four non-governmental organizations currently working in the community, which are mostly involved in credit activities. Women reported working as maidservants, agricultural labourers and a few were engaged in other off farming activities. There is a distinct political divide in this para. Recently a local leader was defeated in local elections by someone from a neighbouring village. This defeat has had an adverse effect on access to services for people in the para because of the lack of close connections of residence with the new leader who is affiliated to the ruling party.

Adibashi 1: indigenous community: This is an indigenous community consisting of about 79 households. Of which 33 are from Malo, 20 from Orao and 4 from Santal sub-ethnic group. Forests surround this community and people's mobility is restricted for this reason. The community is situated 12 km away from the Thana Parishad. Major livelihoods activities include agricultural labour (for both male and female) and van pulling, a few also reported being involved in local handicrafts and a few are engaged in petty business. A large number of people in the community reported having very poor housing and sanitation conditions. There are three non-governmental organizations currently working in the community and they are involved credit activities. This indigenous community is influenced by political leaders from outside. One influential political leader who has a close relative residing in the para visits the area quite frequently and has helped by providing a club for children and in giving clothes and cash during crises.

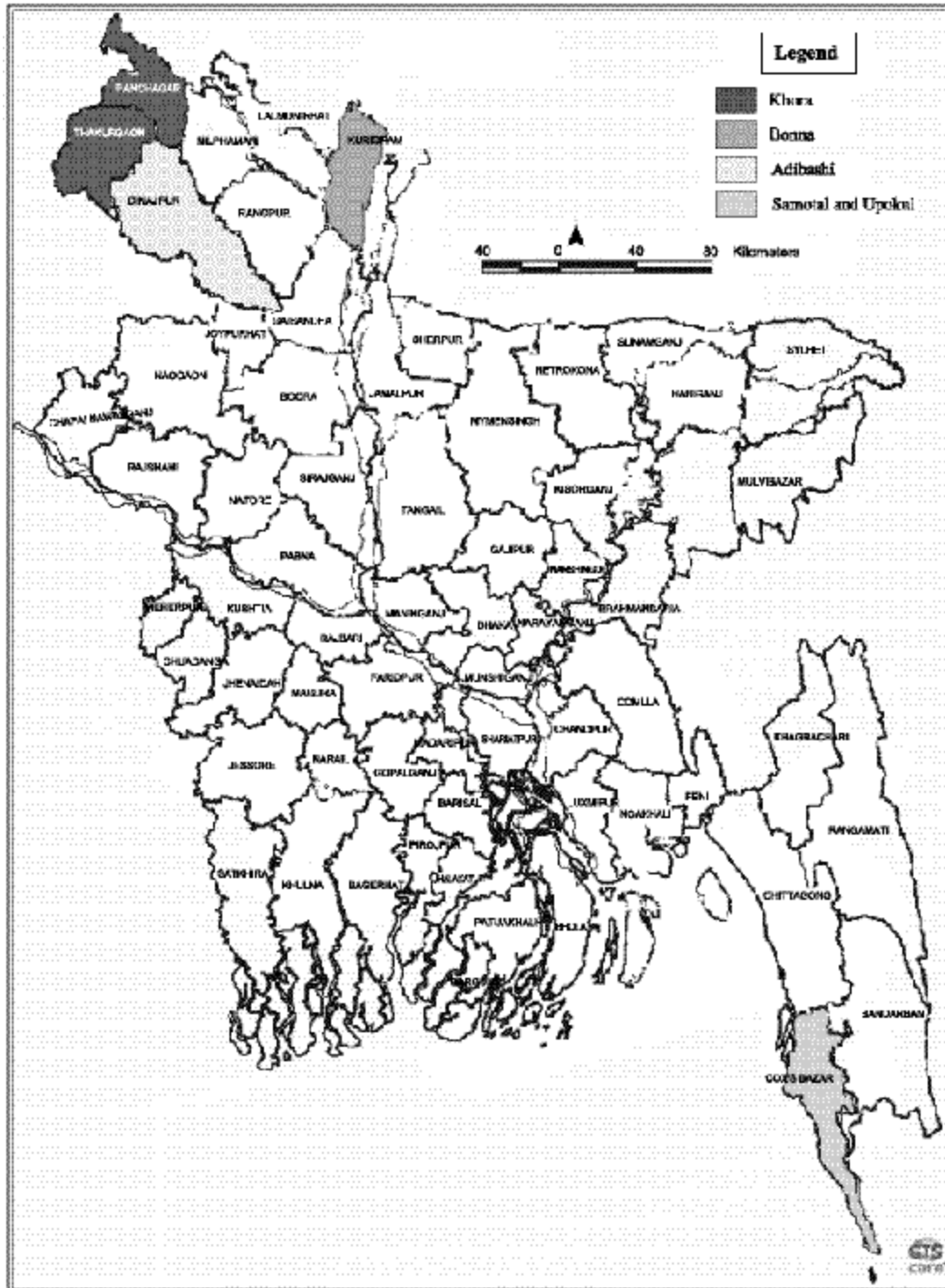
Adibashi 2: indigenous community: This is an indigenous community consisting of about 59 households. Of which 31 are from Santal and 26 are from the Mahali sub-ethnic groups and 5 from the Muslim community. The community is situated 8 km away from the Thana Parishad. Major livelihoods activities include agricultural labour (for both male and female) for the Santal group. For Mohali members they work as day labourers during the season and are also engaged in making a living with preparing small-scale bamboo handicrafts. A few members of the community started to work in the nearby coal mine as labour. A large number of people in the community reported having very poor housing and sanitation conditions. There are two non-governmental organizations currently working in the community and they are involved credit activities including some income generation training. A member of a wealthy influential family plays an important part in local politics. He has helped the poor people in the para by establishing a mission on his land to provide education and health support.

Upokul 1: coastal community: A community made up of 125 Muslim households, which is situated adjacent to the coastal embankment, only 0.5 km away from the Mohesh khali Channel and about 18 km from the Thana Parishad. The large number of cyclone centres indicates the perceived risks of cyclones and tidal surges in a place where over 200 people died during the 1991 cyclone. Major livelihoods activities include, salt making, shrimp culture including sea fishing with limited agriculture and non-farm activities. Even though the vulnerability of the community to natural disasters and other problems seems high there are reports of reasonable work opportunities in the community. However, a large number of people in the community reported having poor housing and sanitation conditions. There are four non-governmental organizations currently working in the community, which are mostly involved in credit activities. Community relations appear to be good in this place, with no major political divisions.

Samotal 1: plain community: This community consists of 127 Muslim households, which is situated 2 km away from a population centre and about 12 km away from the Thana Parishad. Major livelihoods activities include agriculture, with the vast majority of the agricultural labourers reported collecting bamboo and wood from the nearby hills/ forest. There is a limited availability of off-farm activities. A large number of people reported that they have suffered from malaria, asthma and pneumonia during recent years. The vast majority of people in the community reported having poor housing and sanitation conditions. There are two

non-governmental organizations currently working in the community, which are mostly involved in credit activities. Local people said that there was good cooperation among residents when someone needed help because of illness or in raising dowry. There are no prominent political people residing in this para and no significant political divisions.

Figure 1: Study Area



Participant selection

After community selection, the results of wealth ranking exercise conducted in 2001 and 2002 were reviewed and then used in the selection of the poorest people in each community who would be approached to be participants in the study. Since our focus was on extreme poverty we had concentrated our efforts on studying the “*always poor*” category as termed in our previous quantitative studies. There were no existing wealth ranking data for the coast community, so this exercise was carried out following the same principles employed in 2001 and 2002.

Five life histories / household case studies were carried out in each community. The cases were drawn from the list of the “*always poor*” category on the basis of their extreme vulnerability in terms of a number of characteristics such as age, chronic illness, gender and occupation and sub-ethnic identity. The final case selection was made after extensive consultation with the community members and also by employing physical verification looking at the housing condition, occupation, health conditions, age and individual discussion with the respondent. It is important to note that we considered the “*always poor*” category as a heterogeneous group and we sought to identify a range of different people in this group to participate in the study. A total of 21 men and 18 women participated in the study.

Methods

Qualitative methods were used for data collection, with the different methods: life history interviews, focus group discussions, household livelihood interviews, network analysis and key informant interviews providing complementary information as well as a way to triangulate the data.

The Life-History Interview

The purpose of collecting someone’s life history is not only to get an impression of their background and influences in their life but also to understand how they tell their life history – the points they stress or don’t stress. Everyone’s life story is affected by the way they want to be perceived by the person listening to the story or their own interpretation of the events.

Finding out when someone was born, their brothers and sisters, their parents, the different places they lived, when they went to school, when they left school and why and what they have done as unpaid work and paid employment, when they married and had children etc. form the main structure of the life story. We would expect this information in every life story. But we are also interested to know who was influential in the person’s life, why they may have made particular decisions, their feelings about particular events. That sort of detail helps the story of who did what and when come alive.

It is useful start with the structure of events — sometimes it is helpful to construct a calendar of external events to help people remember. People may not remember exact years but they may know that something happened in the same year as a local or national event, and that can help us to work out the dates. So, the life history calendar is a tool the researcher can use to help structure or guide the interview, using timing cues (national or local events) to help the respondent recall what was happening at particular periods in their lives. The list of cues is drawn up through discussions with respondent and remains flexible so that it can be augmented if a participant recalls a particular event, which is an important cue for them.

It is usually preferable not to try to collect all the information on a person's life history in one sitting. It is often the case if more than one interview takes place that people reflect on their lives between the interviews and may recall more about their lives when the interviewer returns for the second visit.

Life histories are very personal and the informant must be assured that the information given will be anonymised as far as possible (names of people and places changed). They must also be told how the data will be used so they have the chance to refuse to participate if they are worried about the dissemination of the information they will give.

Semi-structured interviews were used to learn about the life history of individuals and also to learn about the livelihood strategies of the selected households. The life history method helped us to understand the dynamics of poverty through identification of key events and also to understand the multi-dimensionality of the causes of poverty that impact on people's livelihoods and well-being. In addition, focus group discussions (14 men and 15 women and 2 mixed) were held to explore specific themes emerged out from the individual life histories/case studies. Community overviews were compiled based on information gathered from key informants⁷ and observation. In addition, the network analysis (21 men and 18 women) tool was also used to capture the detailed networks of household members to learn who these people were in contact with and what was the quality of the interactions the respondents had with various individuals both within, outside community and with various agencies being used at time in need and during crisis, in particular.⁸ Community overviews and key informant interviews were conducted so that individual households can be placed into the wider context of the community during analysis and interpretation of the findings. The selection of the key informants was based upon their knowledge and experience on specific areas.

Network analysis

Social network analysis maps the social relationships between different people. A network consists of two things: nodes and links between those nodes. In social network analysis the nodes are either people, groups or organisations. The analysis looks at the structure of the relationships between people. So as well as showing that one person knows another, the analyst is also concerned with how and why they know each other: is it because they are relatives? Or because of work relationships? Or is one person in debt to another? Social network analysis often reveals that key people are important nodes for many others either because of services they provide or because of their influence in a community (Appendix 2 and 3).

A team of four to six researchers (both male and female) visited each community. The team had gathered background information on the community/para, so used the first day to introduce themselves and gain agreement from community members for participation in the study. During that day the team was able to become familiar with the setting and cross-check existing data on wealth/well-being ranking to allow the selection of study households. A gender balanced number

⁷ Key informants were influential people in the area: local leaders, teachers and other service providers

⁸ The CARE-Bangladesh Social Development Unit provided invaluable training on network analysis to the team.

of life histories and in-depth interviews were conducted. This approach allowed us to gain the perspective of women in different roles, as well as men in different positions.

The research process followed sequential steps presented in below:

- ✍ Familiarization with the community and sample selection
- ✍ Visits to chosen households to explain the study and seek their consent to participate
- ✍ Household visits to interview the household head or other appropriate adult to collect their life history (writing up immediately after visit)
- ✍ Meanwhile the team leader gathers background information on the community to build up the community/para profile and undertake key informant interviews
- ✍ Revisit to households to fill in gaps
- ✍ Focus group discussions (one with a women's group and one on a men's group) on one or two key themes identified from life histories/community profile information
- ✍ Network analysis with the 5 households
- ✍ Household In-depth interviews with the 5 households
- ✍ Key informant interviews

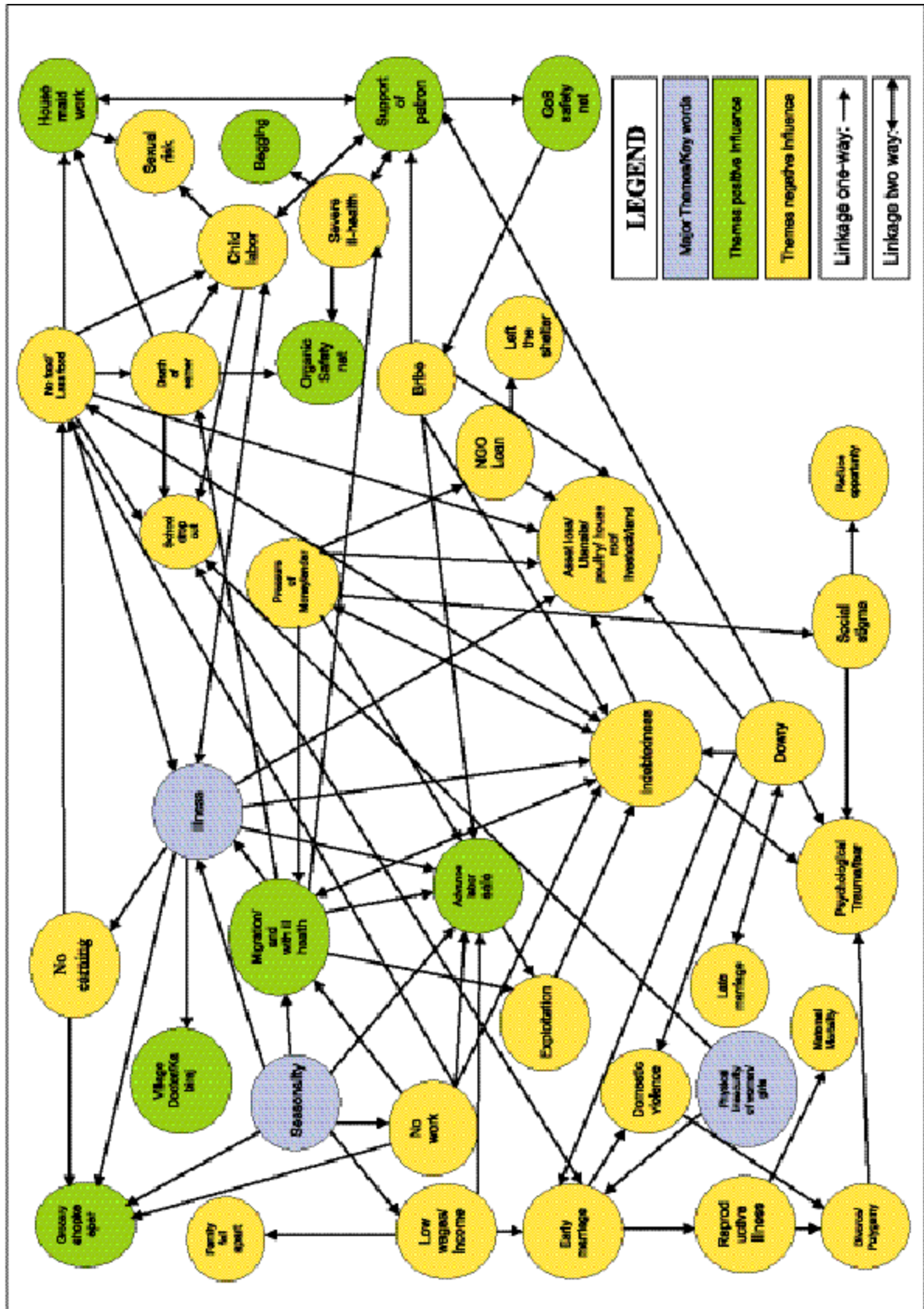
Within the time period available a flexible approach was adopted to this research in order to fit with participants schedules and in terms of building and enriching information for the study and to capture complexities and dynamics of people's livelihoods. Researchers gathered information and continued discussion and reflection sessions as a regular activity and then identified information gaps and went back to the participants and collected information to further enrich information against each tools. Time for writing up, preliminary analysis and reflection was given between each stage so that each step built on what has been learnt from the previous stage.



Photograph 1 : Informal discussion

The qualitative data were written up as life stories, case studies, focus group discussion reports, key informant interview reports, network analysis reports and community overview reports. Data were then indexed and the themes that emerged out of all the data gathered were used as index categories. The team read through all the data identifying material that matched one or more of the 39 key words such as 'dowry', 'cyclone', 'bribe', 'migration', 'domestic violence'. Indexes were compiled for each key word/theme so that the data relating to that theme could be found easily.

Linkages between some of the Themes/Key Words



A participatory discussion and data analysis workshop were conducted with the team to capture the researchers' insights on analysis and data interpretation. Summary reports for each main theme (some themes were combined when we found there was considerable overlap between key words) were prepared by the study team working in small groups and those have been used as the basis for the preparation of this report. This research report is, therefore, a synthesis of the written outputs of the whole team.

An attempt has also been made to look at how results of this research (Qualitative findings) reinforce or not with quantitative findings (Appendix-4).

Limitations

We would have liked to have conducted this study at a slower pace, spending at least three weeks in each community allowing time for several visits to households. However this was not possible because of the tight schedule.

Even though the life history approach proved to be a strong tool for capturing turning points for people's life but like many other research tools had limitations. This approach did not enable the team to capture information on some sensitive areas, such as, issues around sexual vulnerability, or market relations. In addition, a large number of interviews took place in the evening and at night, especially, for the male respondents since they went out for work during the day, which meant that some interviews were done in a rush and this might affect the richness of the information.

One purpose of the study was to provide an opportunity for the team to learn new research methods. Learning takes time and because the whole research project was implemented in about three months, each phase of the research needed to be quickly accomplished which allowed limited opportunities for reflective learning.

Ethics

The team members made efforts to ensure that participants understood what the study was about and why the team was interested in their information and thereby took part on the basis of their informed consent. We also assured people that their real names would not be used in the products of this research. However, we were very conscious of the power-dynamics in a study of this sort where very poor people may feel unable to say 'no' to a well-educated outsider who seeks their participation in a study of this sort. Inevitably expectations were raised by this study, which the team members tried to dispel by explaining that this was not a project preparation exercise which would result in participants receiving certain benefits at a later date.

All names of both participants and their communities have been changed in this report to protect people's identities.

The organisation of this report

In the chapters which follow we present the main findings of this study. During the data collection and subsequent analysis it became apparent that there were certain key themes which ran through all poor people's lives, we therefore chose to order this report around those key themes to highlight their importance in poor people's lives in Bangladesh.

3. HEALTH AND WELLBEING⁹

‘Shorirta ekmatro shombol’ (Health is our only form of wealth)

Health is important for everyone, but for the poorest people health makes the difference between wellbeing and destitution. For the people we interviewed during the research ill-health is a common occurrence, and is both a cause, and a symptom of poverty.¹⁰ Their body is their most precious asset, the source of their income, and a vital aspect of social participation. The body is not only the key asset for production, but also sexual activity and reproduction - often vital to women’s wellbeing and a source of exploitation (see chapter 4). Ill-health threatens people’s ability to work, and this jeopardises their access to income and food. The people that we interviewed could all describe episodes of ill-health affecting them and their families. In many cases it was ill-health that led a family into a spiral of debt and asset loss.



Photograph 2 : An ill-person being taken to the hospital

BOX 1. ILLNESS, DEBT AND ASSET LOSS

‘A wage labourer and his wife live with their four sons and his elderly mother. In 1998 their area was flooded and the children suffered from diarrhoea and their youngest daughter died. The family was shocked by the events. To cope with the crisis caused by the flood they worked hard to maintain the family. Sometime later he developed a cough and fever. He lost his appetite and became thin. He went to the local clinic for treatment. Not able to recover from his ill health, he decided to seek treatment from the government hospital. To cover the costs they collected 250 taka from relatives, and his mother collected a further 500Tk from the villagers. The diagnosis was tuberculosis. The doctor prescribed a long course of drug therapy, and advised him against doing physical work during his recovery. As he was unable to work, his wife and mother worked as maids on a regular basis to maintain the family. With meagre earnings from his wife and mother, they found it difficult to manage their family’s expenses, and they became heavily indebted. Since his mother worked as maid in the chairman’s house the family received some support from him and from their neighbours. However, their moneylenders started to pressurize them to re-pay the borrowed money. Due to the interest, the borrowed amount of tk4000 became tk13000 They sold the tin roof of their home and managed to pay back tk1100. With no alternative they sold their remaining land, which raised almost enough to repay the owed money. Even though he eventually managed to recover from the debt the family lost their land’. [Life History, Bonna 1]

⁹ The research team were not public health specialists so the details on ill are based on what the participants said, we were not able to verify the nature of illnesses.

¹⁰ The life histories, interviews and focus group discussions all highlighted ill-health as one of the major reasons for their poverty.

Ill-Health and ‘Extremely Poor’ People

The people that we interviewed and observed suffered from a wide range of health problems that limited their quality of life and their ability to earn. They suffered from many chronic and severe health problems. These included; fever, cold and cough, other respiratory infections (such as asthma, pneumonia and tuberculosis), infections associated with poor sanitation such as diarrhoea, dysentery, and cholera. Many of the people suffered from infection from worms, and from skin conditions (associated with scabies and other mites), and ringworm (fungal infection). Often untreated, these problems are associated with other secondary infections that impact more severely on health and wellbeing. For example, the sores from untreated skin conditions may lead to secondary bacterial infections that have serious consequences such as fever, kidney damage, and swollen infected limbs. Other conditions reported during the research included anaemia, blood pressure problems, paralysis, liver disease (e.g. cancer, hepatitis), heart problems (and heart attack), various types of cancer / tumour, and malaria. Many people were also reported to be suffering from psychological problems, stress and ‘gastric’ associated with their predicament. Reproductive health problems, reproductive tract infections, and sexually transmitted diseases were also reported. It was clear from the findings that the health condition of many people was extremely poor, and that poor health was a major source of vulnerability for individuals and households.

Ill-health both contributes to and results from poverty. Although quantitative research in CARE suggested that the poorest groups (in that case ‘always poor’) reported similar numbers of working days lost due to ill-health, the findings from this study suggest the need to re-think that analysis from a more nuanced perspective, since many of the people we interviewed reported that they continued to work with chronic and severe health problems. Members of a focus group discussion commented that if a person is sick and ‘they become unable to perform the job according to the desire of employer, they would not be hired next time. So they have to work hard even though their health condition does not allow to do that’.¹¹ One woman told us that she had once been suffering from reproductive health problem that severely affected her ability to work ‘but whatever the illness, we need to complete the whole task and make the employer happy [...]people, who did not work in any adverse situation, would not understand our distress.’ In some cases working while sick led to greater ill-health or even death, since the work is often arduous and physical. Hunger and debt forced people to work even when they were unwell. In terms of the dynamics of extreme poverty, there are clearly causal links with people’s access to labour, food security (and insecurity), and debt.

It is tempting to view these health problems as an intractable ‘cycle’ of low incomes, hunger, and disease. However, in terms of understanding health problems a careful analysis is required to unpack the various causal factors, the scale and impact of various types of ill-health, and the scope for practical interventions. This analysis is required if we are to understand the types of ill-health experienced by the poorest groups and the factors that increase people’s vulnerability

¹¹ In addition, we were told that when someone is sick they may earn tk5 to tk10 less than someone who is not unwell.

(e.g. a ‘vulnerability index’). For example, we found that common problems such as asthma¹² often had a dramatic consequence on households, due to the inability of income earners to be available for work. We also found that reproductive health problems had social consequences that impacted on the status and vulnerability of women. Our research also supports findings in the wider research literature on HIV and AIDS by suggesting that these people are especially vulnerable to HIV infection to sexual vulnerability (associated with indebtedness and ‘risky’ social environments, and the sexual behaviour of men during migration). In one of the focus group discussions, women were already aware about HIV and AIDS. They shared the case of a man in a nearby community who had died of AIDS-related illnesses.

BOX 2. HEALTH AND VULNERABILITY

Salma is a divorced extremely poor woman. When she was married and became pregnant her husband asked her to bring more money from her father’s house. When extra money was not provided her husband (who already had another wife) divorced her. At that time she was 9 months’ pregnant, and returned to her father’s house. She became very weak but with the help of traditional birth attendant she delivered a child. One month after the childbirth she obtained work as a Jhi (maid) in the house of a rich and influential man. She was given food three times each day but no money. She worked long hours leaving her home before the sunshine and returning at night. As a result she could not take care of her child, couldn’t breast feed the child and couldn’t provide any other food. Her child became ill for want of food and care. The child developed nasal mucous and pneumonia. For the cost of treatment she took a loan from her employer, but since she had no cash wage she agreed to take food once a day instead of three times. This is how she manages financial crisis’ [Life History, Khora 1].

These findings on health suggest the need for further research (by public health professionals or better still by multi-disciplinary teams). It would also be useful to be able to assess the different types of environmental and social conditions that create and increase health risks. If we look at people’s health entitlements, for example, and the way they access services, it may be that improvements can be made to the types of service delivered, and way in which the poorest people access those services. At the moment, it appears that the services are not sufficiently focused on the needs and contexts of the poorest people.

Disaggregating Health Vulnerabilities

The research teams (in all sites) found that ill-health was one of the major shocks to the wellbeing of individuals and families in each of these areas. Ill health was often bound up with indebtedness and with dowry costs (see chapter 5). Nevertheless there were some significant differences in the types of problems people faced and their vulnerabilities linked to age, gender and ethnicity, and to ecological zones (see table 2 below):

¹² We are not sure if the diagnosis of ‘asthma’ was correct in all cases or whether this is a term used by some to describe a severe respiratory complaint. However, recent reports (4th February 2006) state that 7 million people suffer from bronchial asthma in Bangladesh although no population-based studies have been undertaken to ascertain the extent of the problem. It is clearly a serious problem and therefore the many reported cases of asthma could all be correct diagnoses (accessed 25th February 2006).

Table 2. Disaggregating Health Vulnerabilities (Some tentative findings).¹³

Social Group	Examples of Specific Vulnerabilities	Comments
Children	Food deficit and chronic infections (probably gendered impacts). Psychological trauma of their ill-health, and the ill-health of others in family (siblings, parents).	Impacts on infant mortality, physical and intellectual development, schooling. Implications for schooling and life chances.
Women	Reproductive Ill-Health. Unequal claims and access to resources. High costs of reproductive health illness beyond the reach of poorest people.	Chronic pain and infection, pain on intercourse, risk of infertility and social exclusion (including domestic violence and divorce).
Men	Significant health risks associated with migration work (vulnerability of work environment, poor access to facilities, long working hours, poor diet, water and housing, risk of STDs). Inability to access medical facilities during the day (as it implies significant opportunity costs).	These may impact on men or on their wider family. Ill health of a male income earner may create a crisis for the whole household (and their health).
Social and Environmental Factors in N/W study	Specific health risks and vulnerability associated with seasonality and food insecurity, flood and drought.	Areas prone to regular flooding and displacement of people produce severe health vulnerabilities on an annual basis.
Social and Environmental Factors in S/E study	Higher incidence of malaria, and respiratory tract infections (tentative results of qualitative study and previous quantitative study in CARE).	The study suggested there may be lower rates of skin infection in the coastal areas. Health problems also linked to lack of sufficient food.
Indigenous Study (N/W)	Very many health problems associated with extreme poverty, social exclusion and discrimination.	<i>Possibly</i> including problems associated with alcohol addiction, and sexual vulnerability.
Elderly People	Specific health problems associated with old age. Decreased ability to do hard physical labour.	Risk of social and economic exclusion, particularly in households where family members have separated or died.

Food and Medicine

One of the distinguishing characteristics of ill-health among the respondents in the study was that many of the problems of ill-health could be attributed to a lack of sufficient food (of the right amount and type). This may be one of the reliable distinguishing characteristics of the poorest groups (perhaps excluding some urban areas). While this may be influenced by people's

¹³ This study did not include urban areas. It is likely that the patterns of health vulnerability in urban areas are different to those in rural areas (e.g. associated with cramped living conditions, access to clean water etc.).

awareness (eating the right food), and gender bias (inequitable distribution for girls and women, especially pregnant women), the main problem with all the groups seems to be a lack of food (and income to purchase food). The respondents all faced health problems associated with a lack of food (including psychological problems). Reducing food intake was reported to be one of the ways of managing a lack of money (associated with lack of income, inability to work, bonded labour arrangements, indebtedness, saving and debt associated with dowry). This in turn increases the health vulnerability and psychological pressures of families.

BOX 3: IMPACTS OF HEALTH SHOCKS

Kisku is a member of a Santal family. He and his wife work as agricultural labourers on other people's land. They have two sons and one daughter. Their elder son read in class eight and the younger one was reading in class four. Sometimes the elder son went to work in the field with his mother. Their elder daughter read to class nine. In 2003 he contracted typhoid and liver problems. For the treatment of the illness his wife wandered in the village for help, in the familiar shops in the market and to the chairman. She also got money mortgaging their land and was able to pay for the treatment. Though he was cured from the disease, shortly afterwards he developed paralysis. As a result he can't do any work. He has to live on the low income of his wife and children. His daughter's education was stopped and she couldn't sit for the SSC examination'. [Life History, Adibashi 2]

Almost all the respondents were entirely landless and unable to cultivate even a small area of land for themselves. For many of the ill-health problems faced by this group the correct medicine appears to be food. Hunger is a significant problem for these people (in all areas). In addition to a lack of food there were environmental factors that may have contributed to ill-health, such as poor sanitation and accommodation. During the monsoon people have to work in wet clothes, and during the winter they have insufficient clothing to protect them from cold (mist/fog).

When people do become ill they often have insufficient funds for extra food, or for medicine. It was noted that some people sold their labour in advance to pay for medical expenses and medicine. In many cases people (male and female) leave illness untreated, and perhaps visit a traditional or religious healer, and only get medical treatment when the problem becomes acute. Medical expenses and medicines were seen to be a major source of indebtedness. Where poor people do access medical treatment, the additional costs of bribes and extra costs of medical treatment appear to have a proportionally higher burden on the lives of the poorest people.

Health then, is a key vulnerability of the people who we interviewed. It is likely that a significant proportion of the poorest people live in households where none of the household members is healthy. The risk of premature death, the break up of family units, and a descent into destitution due to health problems, as the life histories highlighted is very real. As the study has found, illness can cause a rapid downward descent for households, this includes the withdrawal of children from school (either as alternative income earners, or to look after siblings when parents work outside), the asset stripping of households (including sale of livestock, land, and their homes), and indebtedness that can last over a generation (i.e. children inheriting the debts of their deceased parents).

4. VULNERABILITIES

Vulnerability is an important concept in both discussions of poverty and of livelihoods. There are many different definitions of vulnerability, but a common thread across definitions is the link between vulnerability and risk. Vulnerability relates to the types of risk that people face. Vulnerability is not the same as poverty, we are all vulnerable in some way, from sickness, accidents etc, but vulnerabilities are an important factor in the lives of poor people. Poverty (in its many forms) contributes to certain types of vulnerability (e.g. health in chapter 3 where poor diet increases people's vulnerability to disease). Some commentators have asked whether 'extreme poverty' is just like being "poor, but more so" (see literature review). That view would suggest that the experience of poverty and vulnerabilities faced would be broadly similar to those experienced by other groups affected by poverty. In this report we take a different stance in arguing that for the poorest groups in Bangladesh (i.e. the 'extreme poor'), the experience of poverty entails characteristics that are somewhat unlike those of other groups of less poor people. These characteristics of poverty set them apart from other groups, and interact with social, economic and environmental contexts to increase people's vulnerability to certain risks. The extent to which risks are increased would be a suitable topic for further research, but in this chapter we want to suggest some ways in which extremely poor people are more vulnerable than other people.

Based on the life histories, interviews and focus group discussions we have gained a better understanding of these vulnerabilities, many of which relate to what theorists might refer to as basic human needs e.g. adequate food, clothing, mobility, social participation, access to social and legal justice, education, physical and sexual security. In each of these areas we found that the experience of poverty impacted on people's lives and increased certain kinds of vulnerability. Financial capital (adequate income and assets) is clearly a very important factor influencing people's vulnerability. This may be felt particularly strongly for extremely poor people in Bangladesh because the state sector often has a weak or ineffective role. Many services and entitlements are either entirely dependent on private finance, or mediated through private finance and social capital such as bribe based services (chapter 6), and inadequate provision of state resources such as with costs of health care and medicines. In many cases extremely poor people appear to have insufficient financial resources to claim their 'entitlements' to goods and services.

Some of these vulnerabilities may appear straight forward. For example, children from the poorest families may be insufficiently clothed and too hungry to participate regularly in education. The pressure to work and regular illness may lead to non-attendance and drop out from school (see chapter 7). The people that we interviewed reported difficulties in raising sufficient money to pay the 'every-day' bribes required to access the many government services that are 'bribe based', including some which are considered to be 'relief' oriented to the poorest people (such as vulnerable group development cards and other relief cards). Where they do pay the necessary bribes, they may borrow to do so, increasing their financial worries and debts (see chapter 6). In a sense they may be considered to be living below the 'bribe threshold'. This increases their vulnerability.

BOX 4. ENVIRONMENTAL VULNERABILITIES (FLOOD)

There is a village located in Kurigram near the Tista and Jammuna rivers where a dam was constructed to protect the village from floodwater, but every year the village suffers from severe flooding which normally last three to four months. Although the dam was established to protect the village from flood it has brought misery for the people as it does not allow water to drain and stagnant water pollutes the village. During the flood people take shelter on a nearby embankment. Then live together with livestock and poultry. They do not have sanitation or safe drinking water. The villagers remain in great anxiety fearing drowning in the flood water. The poorest households struggle and borrow from moneylenders during that time to purchase rice. Men from the community migrate to Bogra, Feni, and Chittagong for work in paddy transplantation. In September and October, they migrate to Gazipur and Shirajgong for earth cutting and rice-harvesting work'. [Key Informant Interview, Bonna 1]

When we examined the various experiences of poverty and the associated forms of vulnerability we found that the situation was often complex and it was difficult to ascertain a 'main' cause of poverty. The life history interviews also showed that the impacts of shocks often created poverty and associated vulnerability that lasted for a long time, and even over generations. For example, we found that some households never recovered from major floods and cyclones, and that seasonal flooding created pressures for some households and communities that mean they would find it extremely difficult to escape from poverty. Shocks of ill-health also created lasting impacts such as indebtedness and destitution that carried over from one generation to another (i.e. young children inherited the debts of their parents).

BOX 5: ENVIRONMENTAL RISK - CYCLONE

In 1991 cyclone Kamrunnahar lost her house, five cows, seven goats and poultry. During the cyclone she went with her children to a neighbour's house for shelter. Many neighbours also took shelter in the same house. During the storm surge they had to climb onto the roof to save their lives. The water had reached up to roof level. In the morning when the storm calmed Kamrunnahar went with her children to a local shelter. She spent two days there without any food. After two days they returned home and built a bamboo shelter to live in. After that many organizations started providing relief and they lived on those relief materials. Since then her son has worked as a labourer. [Life History, Upokul1].

We also found that 'normal' events placed additional pressures and vulnerabilities on extremely poor people. A lack of adequate housing and clothing exposes extremely poor people to increased social and health risks (as chapter 3 highlights). At the most basic level this means that families have insufficient shelter from the weather (rain and cold, for example) to protect their health, security and have a normal life. Some families, for example slept on the floor or on straw, often their homes were without four walls and a complete roof. Migrant workers reported having to sleep in the open. Some communities had to disassemble their homes and live on higher embankments during the monsoon. They were also vulnerable to drowning during seasonal floods and storms (and reported incidents of people, especially children drowning). While these types of conditions might be considered as 'normal' for some people, that does not mean that they find them acceptable or that these conditions are without risk. The life history interviews show that

their living conditions and the events in peoples' lives are often felt to be intolerable and lead to heavy stress, depression, gastric problems, and psychological trauma.

It appears that extremely poor people face certain vulnerabilities that are less marked within other social groups. These problems are not directly related to 'income generation' but clearly have a financial element. We pick out some distinctive forms of vulnerability below.

Credit and Debt

From the life histories we found that debt (from informal and NGO lenders) was a pervasive aspect of people's lives. We found that almost none of the people in the life histories borrowed NGO money which was intended for 'income generation' activities. Instead they borrowed from other sources to cope with immediate crisis such as health problems, lack of income and food (for example seasonal unemployment) and for dowry. Since their body can be considered as their main productive asset, we feel that borrowing for food and medicine should be considered as a 'productive' rather than non-productive loan. This view is not held by most NGOs with credit programmes.

Dowry Pressures

The life histories suggest that dowry is a major cause of extreme poverty for many households. Many of the people we interviewed became heavily indebted and lost their assets as a result of dowry. This sometimes led the whole family into destitution and heavy debt. It impacts on the education of boys, not only girls, since boys may be withdrawn from school to help earn money for dowry or to cope with the need for income afterwards. This situation however is complex, and clearly linked to the physical and social vulnerability of girls. Pressures for early marriage and dowry are linked to poverty and vulnerability. We learned of girls marrying as young as eight years old because their parents cannot afford to keep them at home, in their husband's home they find themselves over burdened with household tasks as they struggle to live in their new family. Households without sufficient resources find it difficult to protect their girls from sexual assault, and cases of pregnancy before marriage are a real risk. That jeopardises the girl's marriage prospects (see below). Where there is poor physical infrastructure of the home (i.e. no boundary walls, lack of room), and where parents are working outside the home the worries and pressure for marriage at puberty increase. This obviously has many repercussions for girls and their families. We found cases where a reduced dowry was possible by marrying a daughter to less desirable groom (e.g. someone who already had one wife, or who was very elderly). Partial payment of dowry also has severe implications for girls and their families. Along with health shocks, dowry was one of the most significant causes of extreme poverty among the people we interviewed.

Sexual Exploitation and Vulnerability

We found that sexual vulnerability was severe for extremely poor people. This appears to be a widespread problem, but was perhaps more acute in the *adibashi* communities where social protection is harder to obtain (especially in sexual relations with the Bangladeshi community).

This was a difficult topic to research, and we only began to understand its significance. Sexual exploitation no doubt affects all social classes, but we feel that the vulnerability to exploitation is greater for extremely poor people. Young girls and young widows appear to be especially vulnerable to sexual assault and exploitation, but the problem is more widespread. This can often be explained in relation to a lack of social (and legal) power for individuals, households and communities. Various assets and resources were ‘mediated’ through sex (e.g. access to labour). Sexual exploitation of maids (‘jhi’) was commonly reported. Sexual obligations were linked to servicing of debt. Where men were working outside the communities as migrant labourers this increased the vulnerability of women, and as such is linked to pressures of seasonality (labour shortage, cycles debt). We were not able to explore issues of sex workers, but it is clear that various forms of sex-related work exist. During migration men may visit sex workers and therefore increase the risks of sexually transmitted diseases. During key informant interviews doctors reported high levels of sexually transmitted diseases which are often poorly diagnosed and treated. These issues add to the sexual and reproductive health problems of women. Sexual dysfunction (including chronic infection, pain on intercourse and sterility) have severe implications for the women concerned, and may lead to social problems such as domestic conflict and divorce as well as being a risk to health, life and wellbeing.

BOX 6: MIGRANT WORKERS AND THE SEX TRADE

Every year men from poor households [in Bonna 1] migrate to Dhaka, Comilla, Munshigong, Feni, Chittagong, Sylhet, Bogra and Dinajpur to work. They work in agriculture, earth cutting, brick making or occasionally rickshaw pulling. They stay two or three months in each place. Through informal Focus Group discussion, one man said that the year before 30 or 40 men migrated together for earth cutting work. He said that they could easily find a prostitute where they could meet their desire for sex’.
[FGD, Bonna 1]

Break up of the family unit

The many pressures of extreme poverty appear to significantly increase the vulnerability of households to breaking up, and people becoming dislocated from kin and place (conventionally important aspects of social protection and social capital). Extremely poor families often find it difficult to carry out their ‘normal’ social roles (such as provision of sufficient food, clothing and medicine, sufficient resources and support to attend school, protection of household members, arranged marriage). The pressures of extreme poverty increase the level of stress and conflict within families. As a result of these various reasons the extended and nuclear family unit may split up (i.e. sending children to work in other households, out migration of boys and men, women working in other’s households as maids, abandonment of elderly parents). This suggests that many of the poorest people in Bangladesh are not members of so called conventional (either joint families or nuclear units) households.

5. MARKETS AND LABOUR RELATIONS

‘Krisshi kaj chhara anno kono kaj jana nai’ (We do agricultural work, we can’t do other kinds of work)

The people we interviewed were not selected on a random basis, and so there may have been a bias toward agricultural labourers. Nevertheless, we found that for the vast majority of people, the main resource they sell in the market is their labour. That raises some further questions about the sustainability of such labour, the income that it can provide for landless labourers, and the alternative sources of income.



Photograph 3 : An agricultural labour : Post-harvest activity

The research areas highlight some significant differences in day labouring work, the social relations involved, and the impacts of seasonality (see table below). In all of the cases people’s incomes were so low (less than 40 taka a day) from agricultural work that it is hardly surprising that people find it difficult to live, and are vulnerable as a result. Wages are often low during the off season, and sale of prior labour and discrimination based on gender, ethnicity or ill-health also reduce wages. People who live on 30 or 40 taka per day do not have sufficient financial resources to sustain themselves with adequate food and other necessary items such as clothing, housing, medicine and education. As a result they are especially vulnerable to ill-health, various types of social exclusion and exploitation. Bribe based services are beyond the reach of these people unless they access credit arrangements (see chapter 6). Most people that we interviewed practised ‘consumption smoothing’ through various forms of informal credit. This included borrowing from a range of lenders in their communities, sale of advance labour and other informal labour relations. We were not able to investigate other avenues of income such as illegal work (smuggling, crime) and sex work, but it seems likely that crime is a significant characteristic of extremely poor communities. Criminal arrangements may be linked to reciprocity with money lenders and powerful landowners.

BOX 7: ELITE CAPTURE OF RESOURCES

There are some households in Bonna 1 village who previously worked as fishermen. They used to fish in a water body near the village. Two years previously the fishing area was captured by local elite who prohibited the extremely poor fisherman from fishing there. As these Hindu fishermen are a minority group, they feel powerless to stand up against this influential elite. One fisherman expressed his concern in an informal discussion, he said ‘people like me could not have free access to the water bodies for fishing. We are hired as labour by the elites to catch fish for only two to four days in a month. The income has considerably gone down as we cannot fish here and there.’ The fishermen are very frustrated with their life and are struggling a lot to survive. [Informal Discussion, Bonna 1]

Migration

Migration, which is a common phenomenon, is driven by push factors (debt and lack of income and food) as well as pull factors (the hope of a better life through work in another place). This is normally linked with seasonality, and also to crisis caused by ill-health and dowry. The living and working conditions for people working in unskilled agricultural labour were reported to be very poor. They suffered from a lack of food (and stale and poor quality food), inadequate water and shelter, and very long working hours.

Migrating in a group affords some help and protection for workers. Indeed, for some jobs in rural areas, like earth-cutting, the work demands a group approach. If a group of migrant workers wish to undertake this type of work they require a leader to find jobs and negotiate the wage for any job. We heard of many incidences of these leaders exploiting the migrants over their wages.

BOX 8: MIGRANT WORKERS AND EXPLOITATION

In a flood prone village a poor male migrant recounted the story of when a group of 15/20 people from the village migrated to near Dhaka to work as earth cutters. After 30 days of work, the leader paid them 500/600 taka to each of the member of the group and told them to go home, saying that the remaining money would be paid later. Instead of paying the workers the leader purchased some land in the village with the migrants' wages. When they asked for the wages he said that he had not received the money from the employer. The same thing happened to another respondent when he migrated to Sirajgonj for earth cutting work. He returned back home after work with empty hands. He said when they had asked for their wage after 15 days of work, the employer told them that the group leader had taken all the money as an advance. The workers left that place with nothing. [Informal Discussion, Bonna 1]

A person's social network plays an important part in securing work as a migrant, and also the type of work secured. One man from a flood-prone village in the North-West told how he used to sell his labour for both agricultural and non-agricultural work. When flooding occurred at home he migrated to somewhere else to work. One particular contractor has played a significant role in his life. He met this contractor when he was engaged by him to carry raw material for the construction of a flood-protecting dam. The contractor liked his work and over the period of time, he was made responsible for ensuring supplies were kept safely and for acted as a guide for new workers. When that work ended the contractor helped him to get a job as a guard to look after the dam during the flood. Now, unfortunately, he is suffering from asthma and cannot work.

Many people reported that ill-health was a major risk in migration for this type of work. Often they return home with little gained, and in some cases cannot even afford the transport costs to get home (and travel on the top or back of vehicles). During migration people reported a higher risk of robbery. While men are involved in migration the risks to their family left behind increase and men worry about their wellbeing. Respondents gave examples of people migrating when they were ill, and others who became ill during migration. We also have examples of death during and as a result of migration and ill-health. Despite these difficulties, seasonal migration is still a key occupational strategy for many people.

Type of work

It was noticeable that of the people who gave their life histories, few practiced artisanal or other skilled occupations. The only people working in skilled trades (such as carpentry, fishing) worked as unskilled helpers (Jogali) not apprentices, or as day labourers (as was the case in fishing and salt harvesting). The more lucrative fishing activities are protected through capital intensive equipment (nets, boats), and by ‘common property’ resource management. Occupational diversity seems to be relatively difficult for people who are largely non-literate, and who may lack sufficient skills and capital to set themselves up in business. Nevertheless, it might be useful in future research to see how people manage to diversify their occupations and to escape from poverty (see chapter 7 on education and skills). The research sites showed considerable diversity in terms of opportunities for labour, social relations and seasonality. In the Northwest drought area, despite crop diversity, there is still a long off season where people suffer from unemployment. During those times people sell labour in advance and migrate in search of work. Seasonality appeared to be worst in the north/west flooding area, where there are lengthy periods of unemployment, and where it is relatively difficult to sell advanced labour. Exploitative labour relations were present in each research site. The forms of exploitation include purchase of advanced labour at a low price and non-payment of labourers. In the adibashi communities labour relations were particularly exploitative, with very low wages, gender discrimination and sexual violence (in these cases the land owner was normally a Muslim Bangladeshi, so there is an inter-cultural aspect to the exploitation). Child labour was a feature in many of the sites. In some cases child labour contributes significantly to the household income (e.g. in salt harvesting). In the Southeast sites, the environmental vulnerability seems to be high, but the sources of income are greater, and as a result there are less severe issues of seasonality. In contrast, the NW flooding community the environmental risk was high, but it was not accompanied by occupational benefits of being beside the river, since river fishing is poor and there is less occupational diversity (see table 3):

Table 3: Access to Labour and Labour Relations (some tentative analysis on different configurations of poverty from the interviews).

Research site	Northwest	Southeast	Adibashi
Income Source	Interviewees mostly engaged in various forms of agricultural labour. Sometimes rickshaw van pulling. Not skilled or artisanal trades or fishing.	Greater diversity of manual work including fishing (wage labour), fish processing, salt harvesting, wood and bamboo collection, rickshaw pulling.	Agricultural labour, some artisanal occupations. Also brick breaking, firewood collection, handicrafts, oyster and snail collection.
Seasonality	Long off season, extensive seasonal migration. Advance sale of labour in drought area, but not in flood area.	More diverse occupations so less problems of seasonality.	Heavily exploitative sale of advanced labour to manage seasonality.

Research site	Northwest	Southeast	Adibashi
Labour Relations	Low rates for advance labour. Some contracted labour involving groups or family members (including women).	Exploitative labour relations based on wage labour for capital intensive occupations. Extensive child labour.	Exploitative labour relations linked to money lending (advance labour and credit). Sale of advance labour at very low rates to multiple money lenders.
Gender relations	Women's involvement in agricultural labour, often as a result of crisis and debt. Work in agriculture and as housemaids.	Strong gender ideology against women's work, but nevertheless women working in a range of occupations, including fish processing, housemaid, hawking, begging, occasional market activities (selling vegetables), wood and bamboo collection, work in betel nut gardens (carrying water), probably also 'behind the scenes' work in hotels.	Women heavily involved in agricultural work, more egalitarian gender roles in terms of types of agricultural work. High risk of harassment, physical and sexual assault and exploitation. In some cases the whole family labours together.

It is clear that for those people working as day labourers in the agricultural sector their low cash incomes are the key determinant of poverty, added to that are the major impacts of seasonality and the risk of shocks such as ill-health. Their very low level of income increases their vulnerability to a host of physical and social risks. Many of the people we interviewed simply did not earn enough income on a regular basis and as a result were forced to reduce their spending in essential areas such as food intake, shelter, clothing, education, and medicine, and to become caught up in indebtedness and the risks, obligations and limitations that it involves. While there may be regional variations in the cost of commodities and people's access to various kinds of entitlement, the number of people suffering from this type of income poverty in Bangladesh must be extremely high affecting a diverse range of people. This should perhaps cause us to question the notion of a discrete social group called the 'extreme poor', as noted above. Such income poverty is combined with other factors that increase people's poverty and risk, and that limit their freedoms. In such a context, the provision of public services and safety nets is clearly important. We turn to these in the following chapter and look at how they impact on the lives of the people we interviewed.

6. SERVICES AND SAFETY NETS

The provision of public services clearly has a big potential to improve people's lives, or increase their poverty and vulnerability. In the context of Bangladesh it is not always clear how these services impact on the poorest people, particularly in the context of widespread corruption and questionable quality of provision. In this chapter we look at how public services and safety nets have impacted on the lives of the people that we interviewed. We have information on people's experiences with health provision, the services of the Union Parishad (local government) and various forms of social protection and relief. We look at education separately in chapter 7.

Justice and Social Protection

Issues of social justice, the police and legal services were largely outside the scope of our study since they were too difficult to research in any serious way in the short time-scale of the research, and in communities that we didn't know previously. It is clear however, from the life history interviews, that the poorest people tend to fear the police and so avoid them in most cases, preferring to use the local 'Shalish' to deal with crime and conflict. This is not always appropriate as the example of rape cases illustrate, as rape cases are legally outside the jurisdiction of the Shalish.

There appears to be a widespread mistrust of the police, and this must have significant limitations for access to justice and social protection for the poorest people. It is also clear that many people did not trust the partiality of the Shalish, viewing the institution as biased toward and dominated by the local elite. Life histories illustrate this problem by providing cases of injustice and heavy-handed treatment. What are the implications of such a situation for attempts to improve people's social protection and their access to justice? The implications of this situation should not be under-estimated. As Geof Wood has suggested in his paper on 'Staying Poor'¹⁴, directly challenging the social elite (including the state institutions) at a local level (i.e. without broader based support or advocacy) is too risky in many cases to be considered a viable strategy for poverty reduction. The same argument has been made by writers on gender-relations (such as Naila Kabeer) who highlight the high risks involved in a direct challenge to gender inequality and injustice. This level of vulnerability and risk should be carefully considered in analysis of strategies for development.

Access to Services

As one might expect, we found that access to many services is 'bribe based' and managed through middle men. There are some significant implications of this for the poorest groups that will be described below. One implication is that in some cases people are either unable or unwilling to access certain services knowing of the financial costs involved.

¹⁴ Wood G.D. (2003) 'Staying Secure, Staying Poor: The "Faustian Bargain"' World Development Vol 31, No.3 pp 455-471, see the literature review for this study for an overview of this work.

These unofficial charges add significantly to the cost of many services and mean that access to services is only done when absolutely necessary, and is often associated with increased indebtedness. If we consider the ‘normal’ costs of bribes for day to day services, the poorest groups fall underneath what we could call the ‘bribe poverty threshold’. That is, the bribes add sufficient costs to the services that they no longer become available other than through indebtedness. What is more, the cost of bribes seems to be irregular, as it is also influenced by issues of social capital rather than by one’s ‘ability to pay’. It is hardly surprising therefore that people are reluctant to access public services such as those of the land sub-registry, police or local hospital. It is clear that as a proportion of their income, the financial burden of bribes for basic services is extremely high for many people we spoke to. This helps to explain why important services such as registration of land, and timely health treatment are often neglected. The life history interviews illustrate this by documenting cases where people have become indebted due to such costs, or have ‘chosen’ to go without the services as the added costs put them beyond their reach. This is most noticeable with people’s access to health services, but is also the case with other services such as education (see chapter 7).

BOX 9: POVERTY AND ACCESS TO HEALTH SERVICES

The daughter of one of the focus group participants developed night blindness when she was an infant. She was taken to the upazila hospital but the condition did not improve. Taking a loan her father brought her to an Eye Hospital where he was advised to take her Rangpur for an operation. He was worried about the cost, but withdrew his savings and took her daughter to Rangpur hospital. He did not have enough money to pay for the operation and later, with the advice from relatives within the community, they sold their last assets –eight decimal land and their cow to pay for the operation. They perceived that the operation cost in Kuchbihar (India) would be less. When they went to Kuchbihar, they again found that they didn’t have enough for the operation cost. The daughter is totally blind now and completely dependant on her parents. [FGD, Bonna 1]

The life histories highlight people’s difficulties in accessing health services. As we have highlighted in chapter 3, health is a major asset and vulnerability for those people working as day labourers. The study did not include any in-depth investigation into health services or people’s understanding of health and illness, but did include life history material, focus group discussions and interviews with health professionals (as key informants). As such, it provides a fairly careful analysis of people’s difficulties in accessing health provision. In terms of analysis it might be useful to separate analysis into; a) people’s access to services, and b) the quality of services.

Access to Health Services

Income and costs were clearly a major issue affecting people’s access to government health facilities, although some services are provided free to those who are willing to wait long enough. This time for waiting has implications in terms of income loss and may partly explain why men are less likely to want to access those services. This may highlight some aspects of gender bias in

health services (i.e. while men's health is important for the whole family's wellbeing the services do not facilitate access and people who depend on wage labour cannot take the time to seek help). People described various forms of cost and corruption, such as paying charges for prescriptions and medicine, access to nurses and doctors. This is sometimes small amounts (e.g. 10-15 taka to a 'dalal', 10-15 taka for attention of a nurse), and then larger amounts for access to a doctor, diagnostic services and treatment. These amounts might not seem to be large, but when combined they put health services outside the reach of the poorest people. There may be some conceptual blurring between rights to free services, charges and corruption. The poorest people may only access to health services at points of crisis, and at those times their availability of cash (and credit) is likely to be low. This problem clearly increases people's risk of chronic illness and death (see examples). Local services of 'village doctors' and pharmacies are less expensive, and appear to be used widely, despite any concerns one might have about quality.

BOX 10: COPING WITH HEALTH SHOCKS

From the life history of Begum. One-day night Begum felt an abdominal pain and started vomiting continuing the whole night while she was at her father's house. In the early morning she was admitted to hospital with the help of her brother. She was told that she was suffering from appendicitis. The doctor suggested that she needed an operation Her brother borrowed 1000 taka from a moneylender and spent 600 taka for the doctors fee, diagnosis, medicine etc. She needed more money for the operation and became anxious about the cost. In the afternoon she felt better and wanted to return home, but the doctor asked her to rest in preparation for the operation. She fled the hospital, too worried about the cost. In time she recovered from the illness'. [Life History, Bonna 1]

Quality of Health Services

Since we are not health professionals, we cannot comment on the quality of health provision. However, when examining the impact of health services on people's health, wellbeing and poverty, it is clearly necessary to make a more in-depth appraisal of the quality of services that people are able to obtain. There are also issues of prescribing practices and expertise here that might actually damage people's health. In focus group discussions it was noted that government doctors sometimes prescribed food rather than medicine. The difficulty with this is that people either don't have enough money for sufficient high quality food, or that they have a high expectation of the potency of medicines to cure their ailments. It would be interesting to explore how the amounts of money people spend on drug therapy compares with food expenses. 'Village doctors' (Gram Dakters) seem to operate as local healers with the power to prescribe with their links to pharmacies. They also appear to carry out small scale operations (such as stitching and treating a wound). The services of these 'doctors' seem to be valued, and as such, their role may be positive as healers. However, this raises some serious questions about their diagnostic abilities— for example in relation to more complex health problems, or more sensitive topics such as sexual health, and women's reproductive health. There is also scope for damage to people's health due to poor prescribing practices or insufficient courses of treatment (perhaps greater risks

in this respect to traditional healers such as the 'kobiraj'). There are also links here with exploitative social relations, credit and debt that might be explored. BRAC health services seem to be considerably better and less expensive than those of other providers.

Local Government Services and Safety Nets

We were not able to undertake an extensive analysis of the services of local government, and instead we focus only on the particular services discussed during life history interviews, focus group discussions and highlighted in the network analysis. The main services mentioned were pension, VGD (vulnerable group development) card (food lasting 18 months) and VGF (vulnerable group fund) for short term food aid. Other services such as widow's allowance or disability allowance were rarely mentioned (there was only one case of someone receiving a widow allowance).

We found some patterns, and also some regional differences (although the research does not provide a representative sample to be able to analyse these difference in detail). The findings were somewhat surprising. Although we found that access to some safety net services was bribe based or linked to some kind of social capital or patronage (i.e. having to pay a bribe for a VGD card, or receiving only part of an educational stipend), we found that the people that we interviewed did receive these services. For example, out of ten people interviewed in one of the communities in the Southeast we found that 9 cases of people who had received relief at some point (VGF-3, VGD-2, Pension-4). This may reflect the long timescale of the life history, but at least suggests that these services somehow get through to people some of the time. The level of access to relief services seemed to be lower in the North-west and among indigenous communities, and more bribe based though this may reflect chance or bias in the communities and individuals involved and so would require further investigation.



Photograph 4 : Access to Local Govt. service

The findings suggest that relief services (particularly VGF, VGD) have been accessed and have been useful to some of the people interviewed, particularly when they are in a destitute state or in the midst of a crisis. However, as they only reach a small proportion of people in Bangladesh, they cannot be considered to be effective in that sense. Wider services such as pension, widows allowance and disability allowance appear to be more problematic since they might be very useful to the people interviewed (widows and disabled or chronically ill people are

particularly vulnerable), but are less easily accessed. There are important targeting issues here, as many of the poorest people will not live until they are old enough to claim their old age pension. The life expectancy and working life of the poorest groups is likely to be well below 63.¹⁵

Family/Community (Organic) Safety Nets

The safety nets provided by family and friends (organic safety nets) have been found to be effective in a number of cases like providing for a daughter's marriage, treatment of disease, house repairing, funerals etc. In the case of a daughter's marriage local people give donations to the parents to bear the cost of dowry and other marriage related costs.

Our interviews highlighted the importance of organic safety nets where communities raised funds for hospital treatment, for dowry, and for funeral expenses. We were not able to look into this in-depth, and further research would be necessary to find out the efficacy of such safety nets and the strengths and limitations of provision. It may be, for example, that it only operates in certain types of communities, or that socially excluded people are less able to access such support (e.g. exclusion due to poverty, ill-health or social conflict). Certain communities that we researched had few resources to provide such support even if they had wanted to. There may be some events (such as major floods or cyclone) that reduce or increase the availability of such support.

¹⁵ WHO gives 63 years as the average life expectancy for men and women <http://www.who.int/countries/bgd/en/> (accessed 25th February 2006).

7. EDUCATION, LITERACY AND SKILLS

'If you think education is expensive, try ignorance' (Derek Bok)

There is a fairly good literature on the various factors that influence educational access and achievement in developing countries. That literature tends to focus on issues of access, quality and outcomes (as key discursive categories and policy oriented themes). This research focused mostly on access issues, many of which can be regarded as beyond the reach of schools. Some of the main issues affecting educational access and attendance include lack of food and suitable clothing, ill health, lack of preparation time for classes and the need or opportunity of labour force participation. In the case of girls there are also serious issues of security and honour that limit participation, and of early marriage (a connected theme) that often puts a stop to their education. In all these issues the research was able to provide some useful insights into the educational situation of extremely poor people.

Education is a potential asset for the poor that is in many ways more resilient and adaptable than other types of asset. It is a development intervention that has been proved to impact across a range of economic and social development indicators. From that perspective it should be of some concern, as CARE reports have frequently noted, that the poorest groups have extremely low levels of literacy and education, and limited vocational skills other than agriculture. Education, literacy and skills enable people to cope with their poverty, and to have greater choices and agency. The people that we interviewed often were very committed to the education of their children, though they faced many obstacles in achieving those educational goals, not least because of their own low levels of education. Some of the obstacles are specific to certain groups (for example ethnic groups and girls in religiously conservative households). However, many of the issues highlighted here are shared by the mass of poor people in Bangladesh.



Photograph 5 : A pramiry level class room

Education, literacy and skills enable people to cope with their poverty, and to have greater choices and agency. The people that we interviewed often were very committed to the education of their children, though they faced many obstacles in achieving those educational goals, not least because of their own low levels of education. Some of the obstacles are specific to certain groups (for example ethnic groups and girls in religiously conservative households). However, many of the issues highlighted here are shared by the mass of poor people in Bangladesh.

User Fees and Costs

Although primary education is supposed to be free in Bangladesh (and most other countries), the situation for most, is that there are heavy costs associated with education. These costs may be proportionally higher for the poorest groups. Some of the obvious costs are the range of 'fees' charged by schools (e.g. exam fees, session fees, admit card fee, testimonial fee, computer fee, games fee, SSC fee). These fees mean that education is not free of cost. In addition there are costs

of travel (in some cases), books and pens, and suitable clothing or uniform. In some schools there is the cost of ‘coaching fees’ (often outside school time) that are necessary if students are going to be able to pass exams. There are also opportunity costs for poor students that can be very significant. These include missed opportunities for paid and unpaid labour which is often necessary to the poorer families if they are going to survive (see below). The research highlighted clear links between child labour and education. Only NGO (e.g. BRAC schools) seem to be flexible enough in terms of timing to allow for children to work and attend school. We found some evidence that stipends were being received, but these were often reduced due to corruption (funds being taken or reduced by teachers or school committees). The following example from a focus group discussion illustrates the point:

BOX 11: EDUCATION STIPENDS

In one of the research sites the head teacher does not give the full stipend to the students. He gives 180 taka instead of the entitlement of 300 taka. He said to the students, “If anybody asks you about this money, tell them you received 300 taka”. Another Focus Group shared an example where the teacher was standing for political office and ‘bought’ the votes of families. He was unsuccessful though in his political objective, he later recovered this money by deducting it from the education stipends.’ [Focus Group Discussion, Adhibasi 2]

The stipend obviously has some benefit though, and people also commented on the value of protein biscuits. The biscuits may be intended as a dietary supplement, but for some children suffering from hunger that might be their only meal some days. Food, diet and hunger obviously impacts on children’s educational and cognitive potential (their ability to learn)

Gender Inequalities

Although Bangladesh as a whole has officially moved towards some kind of gender parity in enrolment, the research highlighted significant gendered inequalities. Even if we are to believe what the enrolment figures tell us we should look critically at attendance and drop out of boys and girls. These figures need to be understood as not relating to ‘gender balance’, but to the gendered roles, responsibilities and vulnerabilities of boys and girls in extremely poor households. It is not ‘gender equity’ if equal numbers of boys and girls drop out of school as both sexes face problems, and different types of gender roles and inequality may still be causing drop out. The previous CARE quantitative research suggested that there are significant problems in education for the poorest groups and highlighted higher rates of drop out in primary school for boys in the ‘always poor’ (i.e. chronically poor) category. Our research supports those findings, but also highlights problems in girls’ education. Boys are more likely to be asked to work and so either leave school or take time out of school (e.g. during peak agricultural periods) as a result. The work of boys is often necessary when the family does not have enough income earners (i.e. resulting from ill-health or family size), or where there are strong opportunities for cash income (such as in the Southeast research sites). This may have long term implications for the wellbeing and gender relations in the communities. Simply focusing on girls’ education while neglecting boys is a ‘women/girls’ strategy’ not a gender strategy.

BOX 12: GIRLS INSECURITY AND EARLY MARRIAGE

In one of the indigenous communities local women told that that women working in the forest were sometimes raped. They said that since the school was far away from the village and their children had to reach the school through the forest, they feared that this could happen in case of their daughter. Considering these risks, they are not sending their daughters to school. [Informal Discussion, Adhibasi 2]

Girls' educational drop-out

The issues for girls are quite different to that of boys. Girls often have reduced opportunities for earning cash income (although there are cases documented below), but also face significant pressures to protect their sexual 'honour' and virginity (izzat). Pregnancy for unmarried girls is likely to cause difficulties in arranging a marriage. The same is true in the adibashi example above even though dowry is rarely practiced. In the communities that we visited it was obvious that adolescent girls are sexually vulnerable, and as a result, such concerns are often justified. Families described their heavy pressure to marry girls as soon as they reach puberty, and early marriage is widespread. This normally marks the end of their education. Some researchers have commented that 'the poor' are less likely to educate their girls because it causes higher dowry costs. This may be quite misleading. It seems likely from our research that any anticipated higher dowry costs are due to delayed marriage, rather than the impact of higher educational status. Girls drop out for early marriage can be linked to broader issues of poverty and sexual vulnerability (the issues discussed earlier in the report, chapter 5).

Child Labour, household crisis and drop-out

The focus group discussions on education support the wider research literature in highlighting the fact that when children take time out of school for work, or take time out due to family illness (or their own illness), they are unlikely to be able to return to school later and drop out. Their teachers and fellow pupils may not welcome them back to the school after an absence. The research findings support Fafchamps¹⁶ assertion that even short term crisis may result in the end of a child's education. It seems likely that seasonal or occasional flooding (flash flooding) as well as storms and cyclones have a similar impact on children's schooling. Occasional attendance also means that children are unable to qualify for education stipends (as 80% attendance is required). In each of the research sites we studied child labour was prevalent. Rather than simply indicating 'why' children drop out of school (or never enrol) it should help us to understand the pressures on children to earn money for their household. In the Northwest where income levels are low and there are fewer opportunities for earning cash income the education stipend (100 taka per month) may partly compensate families for this 'loss' of income. In the Southeast however, we found that children could earn 40-45 taka per day, and this is much greater than any benefit from the stipend.

¹⁶ Fafchamps, M., 1999. Rural Poverty, Risk, and Development, Centre for the Study of African Economies, Oxford University, Report submitted to the Food and Agriculture Organization, Oxford.

Cash incomes are highly valued in these areas. This helps us to understand some of the dynamics of school drop out (especially for boys). The table below summarises some of our findings on child labour. Table 4, on types of child labour observed during the research (informal observations and analysis from life histories rather than a systematic study).

Table 4: Types of child labour

Northwest	Southeast	Indigenous Communities
Agricultural labour (m + f)	Rickshaw (m)	Agricultural labour (m + f)
Tea stall and 'hotel' (m)	Salt harvesting (m)	Looking after livestock (m)
Shop work (m)	Shrimp harvesting (post larvae) in sea (m+f)	Rickshaw (m)
Factory work (m + f)	Jungle wood and fodder collection	Unpaid work at home (m + f) probably mostly girls.
House sitting (m + f)	Cow dung collection (m + f) for betel nut trees	
Work in other people's homes / maid (m + f) often paid in kind.	Tea stall and hotel work (m+ f)	
Unpaid work at home (m + f) probably mostly girls.	Work in other people's homes / maid (m + f) often paid in kind.	
	House sitting (m + f)	
	Unpaid work at home (m + f) probably mostly girls.	

Education in the adibashi (indigenous) communities

The adibashi children share similar problems to those of the other communities that we studied (lack of food and suitable clothing, pressure for child labour). As with other aspects of the study, we found that the education situation in the adibashi communities was generally worse than those of the other research sites reflecting greater social exclusion and disadvantage. These types of difficulties seem to mirror those in the CHT region where educational disadvantage is significant. In the communities where we conducted the research there were only two people out of 123 households who had passed their SSC exam. In the communities there are problems with out of school factors and in-school factors. The out of school factors include extensive involvement of boys and girls in agriculture (often carried out by all the family members and reflecting the extreme poverty and sale of advanced labour). The intensive labour during three months of paddy planting and cultivation seems to lead to drop out from school (and disqualifies children from access to stipends). There are also problems regarding the physical and sexual vulnerability of children (especially in the forest areas) where schools are up to 5-6 km from peoples homes.

Language and Inter-cultural Education

The state seems to be relatively unwilling or incapable of providing education for adibashi children either bilingually or through their mother tongue. This remains an irony in a country that enthuses over the language movements, international language day and people's right to their mother tongue. The Government schools in the adibashi areas appear to follow a poorly implemented immersion programme where the teachers don't speak the local languages, and the pupils don't speak Bangla as their mother tongue. In contrast, there is more commitment to tackling language issues in the private and missionary schools (including a commitment to employment of adibashi teachers). This highlights the educational disadvantage of the adibashi community in Bangladesh.¹⁷

It seems likely that without additional educational support for education, adult literacy and training in vocational skills that attempts to reduce the poverty of extremely poor people in Bangladesh will be successful. Our research highlights how 'out of school' factors impact on educational attendance and outcomes. As a result, there should be greater cooperation between those people working in 'poverty reduction' and the education sector.

¹⁷ Bilingual and Intercultural education programmes elsewhere in the world are now very sophisticated and advanced. In contrast the issue has faced neglect in Bangladesh and elsewhere in South Asia.

8. CONCLUSIONS

At the time of writing this report there was a widespread interest in the phenomena of chronic and extreme poverty, and the ‘ultra-poor’. There were workshops held on the topic in Dhaka, and a series high profile articles on the topic in the Bangladesh Daily Star under the banner ‘Widening Rich-Poor Gap’. This popular interest and awareness seemed to raise many of the questions that the research team had also grappled with: ‘*Who are extremely poor people?*’, ‘*Why are they so poor?*’ and ‘*Why can’t they escape from poverty?*’. For the Daily Star newspaper columnists, many of the answers seem straight forward. They relate to people’s inequitable access to public (state) resources and entitlements. Their article on ‘*Stipends in the wrong hands*’ (Bangladesh Daily Star, Friday 24th February 2006) for example, highlighted the ways in which the poorest groups are unable to access education stipends, and the inability of the poorest groups to pay for necessary textbooks. Many of our research findings relating to public services and people’s ‘entitlements’ (on health, services, legal rights, education) come to a similar conclusion. Despite the huge effort to provide services to the rural poor; the provision of public services and entitlements is often inappropriate, too costly for extremely poor people to access, or subject to corrupt practices that impose a heavy financial burden on the poorest groups.

This growing awareness and policy interest in the conditions of the poorest groups, and their disproportionate disadvantage in accessing services and entitlements forces us to think seriously about the ways in which we define poverty, and identify and target extremely poor people. This not only implies the adoption of multi-dimensional analysis and indicators of poverty, but also sensitivity to the meanings, experiences and profile of poverty between groups and regions. As our findings on health, credit, and education illustrate a greater sensitivity to people’s experience of poverty can inform our understanding into how and why people access these services, and suggest ways in which their provision might be adapted to make it more suitable and accessible for the poorest groups.

The research also suggests that more understanding and awareness of the lives of extremely poor people can also inform new types of provision. Despite the difficulties that the report highlights, Bangladesh has a good track record of social policy responses targeted to the needs of the poor (obvious examples being micro-credit, and the success in Oral Rehydration Therapy). This suggests that the severe and seemingly intractable problems discussed in the report (e.g. early marriage and dowry, women’s physical and sexual vulnerability, low wages of agricultural labourers, lack of education, chronic health problems) may be tackled effectively with suitably creative and ambitious policy responses. As the report has suggested, neither the problems, nor possible solutions are easily understood and further research is needed in a number of areas:

- ? **Health** – It would be useful to be able to assess the different types of environmental, economic and social conditions that create and increase health risks, and the suitability of health provision for the poorest groups. This may help to gauge the severity and scope of certain health hazards and conditions, and their impact on people’s livelihoods and wellbeing. The notion of ‘asthma’ was widely reported as having an impact on people’s poverty, but the current research team was not able to look in any detail at the type of respiratory problems involved or their cause. Certain health topics are sensitive or considered taboo topics, and this requires suitable research methods and committed researchers (research by health specialists or better still, by multi-disciplinary teams). These topics would include women’s sexual and reproductive health, sexual vulnerability, and the impact and risks to sexually transmitted diseases/conditions including HIV and AIDS.
- ? **Livelihoods** – The research indicates that for many agricultural labourers, their income is prone to low wages, exploitative social relations and seasonality. As a result, people’s incomes were often insufficient to meet their basic physical and social needs (e.g. sufficient food, clothing, housing, social participation, health care). This appeared to increase people’s vulnerabilities considerably. This highlights the need for further research into wage rates and living costs, the impact of debt, and people’s scope for occupational mobility and diversification. Research in this area requires some care, as it should recognise not only the impact of financial shocks, but also the variable cost of living across different groups and regions. Despite the relevance of multi-dimensional perspectives on poverty, people’s income and cost of living remains a critical factor in any analysis of poverty.
- ? **Education** – It is clear from the research that for the poorest groups, educational access is a major problem. This relates to the costs of educational participation, and the provision (quality, availability) of schooling and other learning opportunities. The impact of poor educational access and attainment on people’s livelihoods and wellbeing (and those of their children) cannot be under-stated. There is a great deal of research on-going (including research in Bangladesh) on educational access and quality, and that should be able to contribute and inform interventions in this area. However, this research indicated that the poorest groups may have particular problems in accessing education, and that they may therefore become by-passed by wider educational interventions.
- ? **Services and Safety Nets** – The research indicates that further research is required to find out how people access essential public services, how those services might be more suited and accessible to the poorest groups, and the strengths and limitations of existing provision. It seems likely that existing and on-going research can feed into this process, but like research in education, research focused on the experiences of the poorest groups may be most useful. This would help to reveal the ways in which different factors (such as finance, quality, corruption, and social exclusion) affect people’s access to services and safety nets. Since many of the people interviewed in the course of this research had experienced crime (particularly theft, beatings, sexual assault), but had not been able to

access legal services due to perceived and real corruption of police and local elites, further research into the effectiveness of these types of safety nets would be valuable. As the research interviews highlighted, this lack of legal services and entitlements helps to perpetuate inequality and injustice. Local legal institutions (such as Shalish) appear to be ineffective in many cases since they often involve the local elite who may be the source of injustice. This has a strong gendered element, since there is a widespread perception women's legal rights are not met by either local or State legal institutions.

The life-history methods used in the research highlight the complex and inter-connected nature of factors that cause and perpetuate people's poverty. The life history narratives provide a very personal, and at times quite subjective, view of the causes and experiences of people's poverty. As we stated in the introduction of this report, our findings must therefore be considered partial, and in need of further corroboration. They do however, help us to understand people's poverty more thoroughly, and clearly point toward future areas for research and pro-poor interventions. While the findings cannot tell us if there is a growing 'Rich-Poor Gap', they do indicate some of the ways in which such a trend might be reduced.

The research does illustrate the value of 'holistic' perspectives in unpacking the dynamics of poverty (i.e. the inter-connectedness of phenomena), but also suggests that greater levels of specialist research and cross-sectoral collaboration are required if we are to make significant improvements to any aspect of people's lives. That seems to be one of the opportunities and challenges of targeting extremely poor people. The scope for failure, for insignificant impact, or for unintended negative consequences is perhaps greater in work with the poorest groups. At the same time, as we have become increasingly aware, there is also scope to make significant improvements to people's lives.

Appendix 1 : Six Life Histories

1. LIFE HISTORY OF RABEYA

Narrative

Rabeya's mother lived in the village Upokul 1. Rabeya was the sixth of nine children. She had 4 brothers and 4 sisters. Rabeya's father was a laborer and the family's only source of income.

Rabeya was born in March 1975. By the time she was a year old she was able to walk. One day in the yard she found some fuel for a fire comprised of cow dung and jute twigs which her uncle had gathered and set out in the sun. Rabeya tripped and fell on the twigs, breaking some, igniting an argument between Rabeya's uncle and her mother. The quarrel escalated and Rabeya's parents decided to move the family to the home of Rabeya's maternal grandfather.

Rabeya's grandfather lived at Hufsapara, adjacent to Moheskhali embankment at Badarkhali Union in Chakoria Upazila. Rabeya's mother sounded miserable as she described the accident and the argument to her father. But grandfather gave Rabeya's mother his last 4 decimals of land so that she could build a house there for her family. Before building the house, the family lived with Rabeya's father for about a month. Rabeya's mother did not have any documents or registration concerning the land she had been given. Keeping the confidence on the words of Abu Khayer, Her father built a small hut on the land in which they lived before building a larger room.

Every two years Rabeya's parents had another child. But Rabeya's father was still the only wage earner, and as the family grew so did their expenses. It became harder and harder for Rabeya's father to meet the family's needs with his day laborer wages. He only worked 4 days each week, earning about Tk. 70 per day (\$1.00) —not enough to support a growing family.

A neighbor, Abul Hosain, took pity on Rabeya's father and offered him a job at a shrimp farm, paying Tk 2,500 per month (about \$36) as a cook. For four years, things went well and the family lived happily. But Rabeya's lazy older brother, Siraj, who earned no money, started having an affair with a girl named Ashunu Begum. When Rabeya's mother heard of this affair, she quickly found him a wife and within 10-12 days he was married, at the age of 16. The family did not demand any dowry. Siraj and his wife moved in with Rabeya's family, and he was asked to get a job. He worked as a day laborer, but after only two or three days Siraj and his wife ran away, taking the family's plates and bowls with them, and went to live with Siraj's wife's family.

Rabeya's father was still working at the shrimp farm, and Rabeya's elder sister Bulbuli, then aged 8, traveled the three miles to the shrimp farm to give him the bad news about Siraj. Rabeya's father said he could do nothing for his son, because he had left the family. Rabeya's father continued working at the farm but a month later, some time in 1980, he developed a bad cough.

Rabeya was 5 years old. The manager of the shrimp farm took Rabeya's father to a herbal healer, Dashait Napit, who treated him for a year, but without success. Instead, he became more and more ill. The family was too ignorant to know that a doctor might be able to cure the cough. And when Rabeya's father became ill, the family lost their income. To support the family Rabeya's mother sold a cow she had been given by her father two years earlier, receiving Tk. 1,000 (\$14), a poor price. Rabeya's mother took her husband, who had developed asthma, to a shaman, Malek Shah, and collected holy water and an amulet for him.

Because her father was unable to work Rabeya's family suffered. There was never enough food for eight children and Rabeya's mother became depressed. A friend suggested that Rabeya's mother seek help from a man named Mr. Goffer, who lived nearby in the village of Dorbeshkata. He gave her enough rice, pulse and chili to last two or three days. His wife asked Rabeya's mother if one of her daughters could work as a domestic and offered to pay Tk. 500 per month. Rabeya's mother agreed and received Tk. 600 in advance.

Rabeya's mother took her elder daughter to Mrs. Goffer. Five days later Mrs. Goffer also employed Bulbuli as a maid for her daughter who lived in the city. Even with two of Rabeya's sisters working, each earning Tk. 500 per month, the family still found it hard to survive. Rabeya's father's illness consumed much of the family's meager earnings, which fell short of their expenditures. Rabeya's mother sought work in a fish processing plant at Hahkhali Char. The family was so poor that Rabeya's mother gave another two daughters as maids to another family. In 1987 Rabeya was 7 years old.

Her mother took Rabeya and her remaining 3 sons to Hatkhali Char at Moheshkhali Thana, leaving her husband at home. She asked local people for help finding work and was referred to a farm owned by Kamal Bahaddar, a well-known former wrestler. When he heard of the family's sufferings, he gave Rabeya's mother Tk. 1,000 to build a hut on the char (sandbank) and to buy some cooking pots.

The next day Rabeya and her mother started working at the farm, while Rabeya's younger brothers played on the sandbank. Every day Rabeya's mother earned Tk. 100 and Rabeya earned Tk. 50, cleaning fish, and every week they traveled to their home village to see Rabeya's father, bringing him medicine and rice. He had become very weak.

Rabeya's mother worked in the farm at Hatkhali for 6 months and was able to save some money. A year later, Rabeya's elder sisters who had been given to Mrs. Goffer came home, since Mr. Goffer did not need a maid any longer. One of Rabeya's sisters, Momtaj, who had worked at Mr. Goffer's house, had become involved with another of Mr. Goffer's employees, Belal and Mr. Goffer encouraged the pair to get married offering to pay all the costs himself. Bulbuli married four months later. Her husband demanded a Tk. 4,000 taka dowry but because the family had no money Rabeya's father approached a local Union Parishad member, Kabir, and sought help. Kabir collected money from other villagers and the donations, together with Rabeya's mother's savings, were enough for the dowry, so Rabeya's father didn't have to take out a loan.

Rabeya wanted to go to school but the family was too poor to send her to a school or madrasha so she accompanied her mother wherever she went for work. Following Bulbuli's marriage, the family's situation worsened, since Rabeya's mother had no savings to draw on for food after the wedding. It was Ramadan and Muslims distributed Fitra and Jakat (alms given on Eid-ul-fitre) with which Rabeya's mother was able to feed the family.

Rabeya's mother asked a woman named Battu Mia at Dorbeshkata Union for fitra. Mrs. Battu in turn asked for a maid. Rabeya's mother replied that she had a young daughter available, to which Mrs. Battu replied that she only needed a maid for light work. So Rabeya, at the age of 9, was given to Mrs. Battu in exchange for her food and clothing. She went to live with her employers in a town and at first they were happy with her performance, and rewarded her with clothes and gave food to her parents as well. But gradually they asked Rabeya to do more and more heavy household work.

Battu Mia and his wife both were service holder. Rabeya had to cook food, wash clothes, look after children and keep the household organized. If she made a mistake, Rabeya would be beaten by Mrs. Battu. Rabeya was not very careful, and unfortunately one day while she was washing plates in a basin a few drops of soap-water fell into the oil in a cooking pot. Mrs. Battu beat Rabeya with a cane and she fell into the boiling oil, burning her hand. After six months of torture at the hands of Mrs. Battu, Rabeya ran away and went to a boat launch terminal headed for Badarkhali. Rabeya was then 14-15 years old.

It was evening, and there was no launch. Rabeya had no food and nothing to do so she lay down in a corner by the ticket counter. An old man saw her there and after the azan at Esha he took her to a doctor and gave her some medicine. Then he took her to a room which he locked from the outside after showing her the toilet and the light switch. She spent the night in that room and in the morning the old man came to wake her. He gave her breakfast and put her on a launch, telling the boatswain to take Rabeya to Ujantia ghat (dock). Rabeya had no money and did not eat anything from morning till afternoon when the boatswain dropped Rabeya at the Ujantia ghat, as the old man had asked. But Rabeya did not know the way home so she got on a small boat and went to Matarbari. The boatman asked her for money but Rabeya had none and started crying and the boatman did not ask her again. Rabeya spent 8-9 days living on the streets of Matarbari.

The people of Matarbari were curious about Rabeya and where she had come from. Eventually a woman recognized her and said Rabeya was her sister-in-law's daughter. This woman was Rabeya *chachi* (aunt) with whom her mother had had the argument many years earlier when she was an infant. The woman took Rabeya home and then sent her to her mother. Rabeya's mother saw her burnt hand and immediately went to Battu Mia. He confessed to what his wife had done and gave Rabeya's mother Tk. 7000 (\$100).

Rabeya could do little with her burnt hand. She bought medicine and some food with the money from Mrs. Battu, and sometimes she ground spices, threshed rice or cleaned household objects for others, earning between 1 and 1.5 kg rice. She lived this way for a year, and when all the money was spent, Rabeya's mother went to distant villages begging for food for her children and for her

sick husband. If she could afford rice, she had no money for fish, so she ate rice with salt only. Rabeya's mother could not bear her younger daughter's suffering. Before the cyclone of 29th April, 1991, Rabeya's mother along with her 2 sons (Najem who was 7 years and Nijam who was 9 years old) went to the shrimp farm at Hatkhali Char, while Rabeya lived with her father at home. Rabeya's mother had given them 2 kg of rice, which they lived on for 5 days.

Before the disastrous cyclone struck, the official warning signal was given, announcing extreme danger but Rabeya did not know what the signal meant. At 8:00 pm she heard many people shouting and became afraid of the high winds. She did not know where to go or where to take her father. Suddenly their house was engulfed in flood waters, as high winds blew away other houses. Rabeya took her father to her uncle Nuruddin's house because it was well built, but even so it too became flooded, so they climbed up to the roof. People began reciting from the Quran. The storm destroyed the house but just as Rabeya was being swept away by strong currents she managed to grab onto a kul (jajube) tree.

Rabeya's father had been wearing a warm scarf, which he used to tie both himself and his daughter to the tree so that they would not be carried away by the raging waters. They spent the whole night tied to the tree, and the next morning the waters slowly began to recede. They were unable to find any of their relatives, but there were bodies everywhere –some in trees, others floating in the water. In a cradle they saw an infant, lying dead. Those who survived were crying. Rabeya imagined that her mother and brothers were probably dead. The village was destroyed and many trees were uprooted, so that Rabeya was unable to recognize her surroundings, and there was no way to travel anywhere. Five days passed, and Rabeya's family had not returned, so her brother-in-law Belal and brother Siraj went to search for her mother. At the shrimp farm they discovered that Rabeya's mother and brothers had sought refuge in a Banyan tree but had been swept away in the night. The remaining members of the family were distraught, and had nothing.

CARE Bangladesh provided the family with 20-30 kg rice, 3 cards for flattened rice, and some *gunny* (coarse cloth made of jute). People from a trawler offered the family some clothes, and they sold half the rice to buy bamboo and polythene with which to build a hut, where Rabeya lived with her father. The organization 'Ubinig' gave them a room made of tin, and provided them with 2 bans of corrugated tin (a ban is a unit of measurement equal to about 72 feet). Rabeya's father sold the tin for 1500 taka and gave the money to a man named Shawkot, in exchange for a share in his business. Even though Shawkot had promised to share his profits with Rabeya's father, he did not. But because he was afraid of being accused of usury, Rabeya's father did not press any legal claim against Shawkot.

Rabeya's father had no choice but to resort to begging. As Rabeya became an adult she became increasingly shy, and eventually she became too afraid to leave the house. She felt ashamed. Rabeya's father begged for 4-5 kg of rice every day. With some chili, oil and fish he was able to beg from the bazar Rabeya and her father were able to eke out a living.

Meanwhile, Rabeya's older sister Momtaj, saying that she could no longer tolerate her family's poverty and suffering, left her own family and her child aged 7 months to return home. Momtaj filed a complaint against her husband with the Badarkhali Union Parishad, saying she was no longer willing to live with him. The judge fined him Tk. 4,000 (\$57) as *mohorana* (an amount payable to a bride under Muslim law). Momtaj received the fine, divorced her husband, and remarried within a week, moving in with her new husband.

Rabeya grew into a beautiful young woman, and Abbas, son of a rich person in Badarkhali, noticed her and they began to have an illicit relationship. Abbas paid money to Rabeya's father, and pretended that he wanted to marry Rabeya. She became pregnant. And all the while Abbas pretended he would marry her.

Momtaj assisted Rabeya at the birth of her child. Rabeya gave birth at the house of a village woman named Aleya, in order to avoid scandal. Abbas paid her Tk. 2,000. Rabeya returned home, leaving her newborn daughter with Aleya. Abbas returned often to see the baby, bringing cow's milk. Rabeya became ill with '*bealypora*' (it is a local terminology of a disease) and had heavy vaginal bleeding and breast swelling. Her father found begging became more difficult, because people knew his daughter had given birth to an illegitimate child, and believed it was a sin to help him financially. Abbas denied having had a relationship with Rabeya. A month later, the baby died. In despair, Rabeya visited a well-respected member of the community, Abdu, who suggested she visit Abbas' uncle, Kobir, a Union Parishad member and tell him about the affair she had had with Abbas. She went to see Kobir, and told him of her plight. Kobir and the UP chairman organized an arbitration meeting and Abbas was fined Tk. 20,000 (\$285). But because Kobir was also Abbas' uncle, Abbas threatened Rabeya, giving her only Tk. 5,000 and threatened to burn her house down if she told anyone. So she kept quiet.

A month after the arbitration hearing, Shawkot, who was the son of Aleya, asked Rabeya to marry him. He said he didn't care how many children she had had, and Rabeya and her father went to the registry office a few days later, very happy with the offer of marriage. Rabeya, her cousin Nuruddin and brother-in-law Belal went to the marriage registry office and Rabeya married Shawkot with a *mohorana* of Tk. 20,000 taka. Rabeya bought some clothes and household utensils with the money she received from the arbitration ruling. And Shawkot began living with Rabeya. But Showkot's family had not agreed to the marriage. They were opposed to it because Rabeya had a bad reputation in the community. Five days after the wedding, Shawkot's mother and younger brother Kalu went to the marriage registry office and cancelled it by bribing the registrar. They did not tell Shawkot. Instead, Aleya and Kalu announced that Shawkot had cancelled the marriage himself.

Abdu, a local community leader, threatened to beat Shawkot, saying "you have cancelled the registration. You should not live with Rabeya." Shawkot tried to make Abdu understand that he had not cancelled the registration. But Abdu insisted that Shawkot re-marry Rabeya, so Shawkot went to the registry office and registered the marriage again with a *mohorana* this time of Tk. 50,000 even though he was only a day laborer. Three months later Rabeya's brother-in-law, mother-in-law and sister-in-law began visiting Rabeya's house and a month after that, in Magh, they took Rabeya to their home as Shawkot's wife.

There were 6 in Shawkot's family: he had 2 sisters, in addition to Kalu, his younger brother, Aleya, his mother, Rabeya and Shawkot himself. Two members of the family, Shawkot and Kalu, worked for a living. Shawkot developed a boil, and was unwilling to do any work. Shawkot was lazy, but Kalu worked to feed the whole family, though he rebuked Rabeya because of the scandal and Shawkot for his idleness. Sometimes Kalu used some words (such as *poa palani*, *pet bajani*) to abuse Rabeya. Everyone criticized Shawkot for not working. Shawkot was a simple man, and whenever Kalu told him to leave the house he would do so, taking Rabeya with him. Sometimes Kalu abused his mother too. But Rabeya's mother-in-law would always take Rabeya back. Things would sometimes seem to be going well for 3-4 days but then there would be another argument. The family continued to repeat this pattern for about a year, until finally Rabeya couldn't tolerate it any more, and she and Shawkot left the family to live alone. Shawkot found it difficult to work, but he tried hard, earning Tk. 70 taka a day as a laborer, digging in the fields or carrying bags of salt. Another two years passed.

During the month of Kartic, in 1997, Rabeya gave birth to a daughter. Seven months later, Shawkot went to work on a fishing boat as a wage laborer. One night, he and some fellow laborers went to see a movie. They left their fish processing implements with a local blacksmith to be sharpened, retrieving them after the movie ended at about midnight. Unfortunately, some local police officers saw the group with their sharp knives and, thinking them thieves, placed them under arrest. Rabeya found Shawkot in jail and broke down in tears. In order to raise her husband's bail she traveled, with her 11-month old daughter, to Matarbari, Dholghata and elsewhere to beg. She kept the begging a secret from Shawkot. After three months she received notification from the authorities that Shawkot's bail had been set at Tk. 2,000 (\$28). After three months and eleven days she raised Shawkot's bail and she sent Siraj and Kalu to Kotowali Thana to bail her husband out. In the time he had spent in jail, her husband had developed sores on his body, and some swelling. Consequently, when he left jail he was unable to work.

Eventually, Shawkot healed sufficiently to permit him to try to find work again. He traveled to Badarkhali bazar and found work breaking bricks at a shop, earning Tk. 5 (about 7 cents) for every square feet of broken brick, wrapping a cloth around his hand (which was still healing from one of his sores) as he worked. Every day, he broke 20 feet of brick, and earned Tk. 100 (\$1.43), which was enough for Rabeya to manage the family's affairs. But in 1997, another cyclone hit Bangladesh, and although most of the people went to the cyclone shelters in time, Rabeya's home was destroyed. She was unable to rebuild it, though she did construct a shelter using some polythene and pieces of fencing.

In the winter following the cyclone much land was uncultivated because the fields had absorbed so much sea water so Rabeya and Shawkot found it very hard to find work. Shawkot went to Potia Dohajari and came home 2-3 weeks later bringing rice and pulse for Rabeya. He worked intermittently in the fields for about 6 months, sometimes not returning home for as long as 2 months, but sending money home to Rabeya via a trusted friend, Kamal. In the rainy season, Shawkot and Rabeya went to sea to catch shrimp fry, but Shawkot developed a serious infection on his skin and Rabeya had to take him to see a doctor. The doctor was able to cure Shawkot, and a week later he left for Mognama, to take a job piloting a boat.

There, in September 2001, Shawkot met another woman, and did not contact Rabeya for a long time. Meanwhile Rabeya gave birth to another child, this time a son. But she was in grave difficulties, since she was unable to find food, taking only water. She fasted for 2-3 days after the delivery. Rabeya's brother visited, and took pity on his sister's crying, giving her 20 kg of rice which she lived on for 2 months. When she had rice, she had no salt, when she had salt, she had no fish. Still, she wondered what had become of Shawkot, until one day a neighbor, Abdu, told her that he had married at Mognama.

Rabeya went to her UP chairman, and sought his help. He gave her a letter (but no money) to take to the Mognama UP chairman, requesting that Shawkot's marriage be cancelled. The Mognama UP chairman beat Shawkot, prevented him from marrying again, and sent him home with Rabeya. The couple lived on his wage labor as a field hand, or carrying bags of salt for the next 2 years.

In November 2004, Rabeya gave birth to another son. But one of Shawkot's sores became very serious again, and a doctor told him he needed to have it lanced. Shawkot ignored him, and became so ill he was unable to work. By 2005, the family's income had dwindled to nothing because of Shawkot's ill-health. Rabeya was forced to travel to Dorbeshkata union and work on a husking machine, earning Tk. 40 a day. After a week, she had earned Tk. 200, and she took Shawkot to see a Dr. Hasan at Badarkhali bazar who provided medicine for the pain costing Tk. 200.

Rabeya found she had to travel considerable distances to beg for food for her husband and the children. Shawkot knew nothing of her begging. Traveling with her three children, she visited Matarbari, Demusia and Koriarthia. After 3 months she had accumulated Tk. 900, using the money not only for food for her children, but to treat Shawkot. When his condition improved, he resorted to stealing chickens and ducks from neighbors, and picked the pockets of people in the marketplace. He was caught a few times, and was beaten as a thief. After a month, the family had earned a very bad reputation in the area.

In September, 2005, Rabeya registered with the Coast Trust, and four weeks later borrowed Tk. 4,000 with which she wanted Shawkot to take out a mortgage on some land for cultivation. She wanted him to stop stealing. But instead of investing, Shawkot spent the money on food for the family. Rabeya was too afraid Shawkot would beat her to protest. During the rainy season there was no work, and they spent all the money on survival.

The UP provided some relief to the poor of the community, and Rabeya was able to pay Tk. 50 for 12 kg of rice, but by this time she was in a very poor condition, financially and socially, and she was very troubled.

The only new clothes Rabeya had ever had were the ones she received for her marriage. She had always begged for old clothes from wealthy neighbors for both herself and her children. At Eid, she had always been unable to give her children new clothes, as is the tradition, and was unable to give them warm clothes in the winter, so her children often had coughs and runny noses.

Today, Rabeya lives in disgrace in her community, because of the scandals concerning both she and her husband. At the most recent Eid-ul-Azha she received Tk. 600 from the zakat fund (alms for the poor). She spent Tk. 220 on a sari, Tk. 10 on rice, and kept Tk. 150 safe. She hasn't told her husband about this.

Rabeya was never able to go to school herself, and has always been poor, but she had always hoped to send her own daughter to school, at least up to class 5, believing that she might be clever enough to read and write if she received a little education. Just a week ago, Rabeya succeeded in having her daughter admitted to Nidanoto Rani Government Primary School, at no charge. The school provided a set of books for the little girl, and Rabeya decided to make her daughter a dress.

Shawkot left home a week ago. He often vanishes, and Rabeya knows he's picking pockets and stealing. This is how he's able to make the installment payments on the loan. He returns home in the middle of the night to give his ill-gotten gains to Rabeya, because he has to hide from their community.

Rabeya goes begging when her husband is away. She prefers begging to working as a domestic, since she's worried about leaving her children at home –there are 2 ponds nearby, and a busy road. She begs once a week, and is able to buy 4-5 kg of rice per day by begging. Her husband provides no support.

Shawkot's recurrent infections have left him unable to work, and he survives only by stealing. Rabeya is helpless, and she and the three children live in a small hut on her father's land where she cooks and sleeps in the same room. Her daughter Munni, who is now 7, goes to school in the morning, and on the way home she collects firewood or dry leaves so Rabeya does not need to buy firewood. Rabeya is an outcast from society, and her husband is worthless. Her face is full of sadness. She cries, "My mother died when I was young. If my mother were alive, she looked after me. I cannot tolerate any more suffering; not for my husband, neither for my children. I am so tense that I don't feel hungry and I cannot sleep. I am in a poor condition".

Life History Calendar of Rabeya

Life stage	Timeline	Events	What Happened in Rabeya's life
Childhood	1980	Father affected by Asthma	? Family income stopped ? Sold a cow at lower price to meet emergency treatment expenditure ? Mother had to collect food from neighbor ? Sister was given to another house to work as maidservant ? Reduced number of meals per day. ✍ Family experiences extreme food crisis.
Childhood	1982 - 1989	Child labor	? Dropped-out from school ? Maidservant. Frequently housewife tortured her. ? Mother had to beg.
Youth	1991	Cyclone	? Houses damaged ? Her 2 brothers and mother died. ? She became ill. ? No clothes to wear.

Life stage	Timeline	Events	What Happened in Rabeya's life
			<ul style="list-style-type: none"> ? Passed her days without food. ? Received rice, pulse and tin sheet as relief
Youth	1992	Involved in illegal activities.	<ul style="list-style-type: none"> ? She became pregnant for unsocial activities and gave birth a baby (girl). ? Lost social status. ? Nobody called her to work. ? Society hated her. ? Her mother did not get beg. ? People did not show interest to marry her. ? She could not go outside for shame. ? Society treated her as characterless. ? She arranged a <i>salish</i> where the boy was fined Tk. 20,000 taka. But the boy's uncle created pressure to reduce the penalty to Tk. 5,000.
Youth	1994	Married	<ul style="list-style-type: none"> ? She married a man from same village. ? She did not mis-match with her mother-in-law and sister-in-law. ? They separated from family.
Youth	1997	Her husband involved in alleged crime	<ul style="list-style-type: none"> ? Her husband was suspected as robber while he was returning from cinema hall and arrested. Then he was sent to jail. ? She became helpless. ? Started begging outside her community, unknown to her husband. ? She collected Tk. 2,000 taka from community to bail out her husband.
Youth	2001	Husband unfaithful	<ul style="list-style-type: none"> ? Her husband did not look after her. ? She gave birth and could not work. ? She passed 2/3 days without food with her children. ? Her brother helped her with 20 kg rice.
Old age	2005	<p>Husband's illness</p> <p>Husband started stealing</p> <p>Access to service</p>	<ul style="list-style-type: none"> ? Husband became sick. ? Stopped earning. ? Involved in rice husking —no alternative. ? She lived by begging. ? Her husband started stealing poultry and pick-pocketing at hat/bazar. ? People treated her as a wife of a thief, and do not offer her work. ? Nobody showed sympathy or provided any help, or money. ? She began begging without informing her husband. ? She received Tk. 4,000-taka loan from an NGO for cultivation. But they spent the money on family consumption. ? She received 12 kg rice for a VFG card.

2. LIFE HISTORY OF MINATI

Narrative

Minati Rani Mardi lives in an Adhibasi village. She has 2 sons named Milon and Liton. Minati is a *Mahali* by caste. Minati's father's house was in the village of Kestupur. Her father was a simple man, and Minati cared for the family, in part by making handicraft objects from bamboo. She has a brother and three sisters, two of whom are married. She also had another sister who died before Minati was born in 1970, and she had a younger brother, Khoka who died from cholera in fancy in 1974. He had become ill with diarrhea and vomiting early one morning, and just as his parents were arranging a short term loan of Tk. 200 (\$2.85) for his care, he died. So instead of taking Khoka to a hospital, his parents were left to spend the money they had raised on his burial. And afterwards, Minati's parents had to work hard to pay back the loan.

The following year, 1975, Minati's father found work as a watchman in Chittagong, earning Tk. 400 (\$5.70) per month. He lived in a rented house and managed to send Tk. 50 home each month to his family. The next year, her father's two brothers were able to convince Minati's grandfather to sign over 5 *bighas* of his land to them, but Minati's father was not included in the land transaction since, according to his brothers, he had a job in the city and could support his family. Shortly afterwards, Minati's grandfather told her mother that he had no more land and that she and her children should leave. They left with almost nothing, not even bowls for cooking or plates for food. Minati's mother bought a used clay bowl from a neighbor and used it for cooking, and they ate from banana leaves for dinner plates.

Minati, could no longer go to school. She had only one dress which she seldom wore to make it last longer. Her father found it hard to tolerate the climate in Chittagong, often suffering from fevers and coughs. Eventually he became so ill he was unable to work and so he returned home. He confronted his brothers about the land they had persuaded their father to give them, but his brothers were deaf to his pleas for help. Instead, he visited Minati's maternal grandfather, and asked for help. Minati's maternal uncle gave them some land on which to build a home and some bamboo, straw, thread and money to pay workmen to build the house.

Her father remained ill but Minati's mother couldn't afford to take him to a hospital. Her parents were afraid that people sometimes died in hospitals. Minati's mother worked, and with her earnings she was able to buy some medicine for her husband, but he was too weak to work. After a year and a half of his illness, Minati's father died. Her mother worked as a field laborer to earn enough money for his funeral, but because she was unskilled her wages were lower than other workers: she earned Tk. 20 (30 cents) while others earned Tk. 25. Still, she bought bamboo and made handicraft items but she was unable to provide 3 meals each day, and could afford neither soap nor oil. Sometimes her meals would consist of tea with salt and nothing else. Sometimes she would beg her brother for *mur*, (a liquid rice extract, produced from boiling rice, usually discarded).

Meanwhile, Minati's maternal uncle, who had no children of his own, wanted to take her as his foster child, and so her mother agreed, thinking Minati would be safe, and would be able to work.

Two months after her father died, Minati was became her uncle's foster child. At first he was a careful and cordial guardian, but that didn't last long.

As long as her maternal aunt was alive, Minati was safe, but in 1978 her aunt died, and Minati's uncle remarried. Soon he and his new wife had 3 children so Minati had much work to do in the house. She cooked, washed the dishes and collected firewood. But her aunt said that house work was not enough. Because it cost money to feed her, Minati was also required to earn some money, and she was put to work making handicrafts from bamboo. Whenever Minati's housework displeased her aunt, she was beaten and denied food. One evening, her aunt sent Minati to the tube well, 2 kilometers away to fetch water in a large pitcher, but Minati refused to go because of the distance and because it was almost dark. So her aunt tortured her again, and complained to her uncle that he treated her too well because she was his niece. He reacted by beating her and she was in such pain, with a fever, that she was unable to work for a week. Her aunt was unsympathetic, giving her no medicine and trying to make her work, but as her fever worsened, her mother bought some medicine, and she recovered. But her aunt was worried about the household's expenses, and persuaded her husband to marry her off.

In 1981, at the age of 12, Minati was married. Her uncle paid for the wedding. Minati and her husband were alone and had no help. He could read up a class 8 level, but was lazy, and would drink *mod* (wine). They often argued and they had little food. One evening she returned to her uncle's home where she would live for the next year. She worked in a brick field and had agricultural jobs too. Her husband visited her four times, and her uncle thought he had improved somewhat, and would be able to take care of her. So Minati, at her aunt and uncle's urging, returned to her husband, and a year later they moved to 'Adhibasi 2' village. Her husband had land and a house there. She urged her husband to turn over a new leaf, saying that if he could only find work they could live happily together there. For a few days, he did work, but then he stopped and they had another argument, and soon they had no food, or clothes. Often, they went a whole day with no food. Minati kept wondering how she could live better in the future –she was still young and strong, and she decided to join Grameen Bank.

Minati registered with Grameen Bank in 1983, and began making handicrafts from bamboo again. She would sell them in the market, but because she was a woman and had to return home each day before nightfall, she often had to sell her baskets for Tk 4-5 less than others. Sometimes she worked in the fields, for which she needed no capital and for which she was paid Tk. 40 and one meal per day. She would spend her wages on bamboo, and make baskets to sell in the market. Each piece of bamboo cost Tk. 40, and from it she could make 3 baskets which sold for Tk. 60 (about 85 cents).

Minati lived this way until 1991. The following year she became pregnant. She borrowed Tk. 2,000 (\$28) from Grameen Bank and hired a neighbor for a month to look after the baby, giving her 3 meals a day. After giving birth, she also gave a sari to her birth attendant, and spent Tk. 200 to name the child. But she was unable to work for three months after the delivery. She spent about Tk. 500 (\$7.15) on food and clothes, and with the money remaining from her Grameen Bank loan, about Tk. 1150, she bought some baskets wholesale, and ran a business selling them for about two

years. Her husband thought it a dishonor to sell baskets in the market, because he considered himself too well-educated for that, so Minati suggested her husband selling them at Dinajpur Railbazaar in the early morning, since nobody there would know him. This he did making a profit of Tk. 5 per basket. Within 3 months of giving birth, Minati was making baskets at home again, and within 6 months she was back working in the fields. After 2 years the couple had earned enough money to repay Grameen Bank, with interest. Then her husband quit the basket business, and returned to his old ways, aimlessly wandering around and taking money from Minati for *mod*, beating her when she refused. Once again, Minati felt her life had become one of chaos, sadness and bitterness.

Minati decided to take the initiative herself. She withdrew Tk. 600 (\$8.60) of the savings from Grameen Bank, and with half the money she bought a pig and 4 chickens, keeping the purchase secret from her husband because she was afraid he would sell the pig. When the pig grew fat, she sold it for Tk. 900; and the 4 chickens had in the meantime become 17. She sold 12 of the chickens for another Tk. 600, and took out a mortgage on 10 *katha* (one *katha* is about 720 square feet) of land with the Tk. 1500 she had earned. Minati grew rice on her land that season, and harvested 11 *maunds* (over 900 pounds). However the landowner cancelled the mortgage on the land, returning Minati's down payment. For a while, Minati lived happily from the crops she had grown. She was able to eat three meals a day, and didn't need to borrow salt, chili, onion or oil.

In 1993, Minati's eldest son, Liton became ill with diarrhea. So she sold 2 *maunds* of rice and 4 chicken for Tk. 800 and spent a total of Tk. 1,300 (\$18.60) treating her son. He was hospitalized for 13 days, before finally recovering and returning home. Her husband, meanwhile, helped himself to another Tk. 400 from Minati's savings and spent it on wine.

Then the Forest Office announced a special offer. In exchange for work labeling trees, and caring for them, Minati would be eligible for one quarter of the revenue earned when the trees were eventually felled. But to become eligible for this work and eventual payoff, Minati had to pay the forest office an initial Tk. 1200. She had saved Tk. 600 and worked in a nursery for 3 months to save the rest. Minati continued working in the fields during the day, for Tk. 50 per day, and making baskets at night. She spent some of her earnings on bamboo and the rest on simply maintaining her family. If she was unable to find work, she would borrow money, and sometimes she would borrow bamboo. She sold her baskets cheaply, and was finding it hard to make ends meet. Sometimes she would go without food for 2 days, and sometimes she would beg from neighbors. Minati's husband still refused to work, saying that he was too well educated for manual labor because he had studied up to class 8, but Minati worked very hard to support her family; she even worked on a road crew for three days earning Tk. 35 per day, which was enough to allow her to save a little. She bought 40 kg of rice with her earnings.

In 1997 Minati had another son. Again, she hired a neighbor for a month to help her, paying her three meals a day (but nothing else). She sold 5 kg of rice to buy bamboo and again began making baskets. She was able to continue to feed her family by occasionally borrowing from a shop, and sometimes her mother's brother would provide clothes for the children. Even though things were hard, she was too ashamed to beg, since she had a husband. She ate only one or two meals a day.

Minati's husband was friends with a man named Mono, and beginning in the year 2000 Mono would often visit Minati's house. Minati didn't like Mono, and she asked her husband to forbid his visits, but her husband refused, saying he liked Mono very much. Mono was very rich, and Minati's husband would arrange to have sex workers visit Mono, and sometimes he too would see sex workers. Mono paid. One day, Mono approached Minati and suggested they have sex. She refused, and again asked her husband to put an end to Mono's visits, but he wouldn't and they had another argument. Then Minati's husband began having an affair with a woman from the village and Minati was so angry that she went to see the local Union Parishad Chairman. She left to live in her uncle's house for 2 years.

Living in her uncle's house, Minati earned money by collecting firewood to sell in the market. She cooked food separately for her 2 children. She purchased rice and clothes from her older sisters. She made brooms out of bamboo in the houses of Muslims. She washed dishes and cleaned the house for only 1 meal a day. She lived this way for another 2 years.

In 2002, Minati's husband and the Union Parishad Chairman came to the house to try to bring Minati home. She was assured that her husband would behave himself, and so she went. But three months later her husband had a heart attack and died. By selling two chickens for Tk. 120 Minati was able to afford the funeral. In *Mahali* funerals, traditionally a chicken, a duck or pigeon is collected from a neighboring house and sacrificed for the dead person, and neighbors also provided rice for the bereaved family to eat.

Life became increasingly hard for Minati. Often she simply didn't eat. She received no help from neighboring villagers and she was unable to borrow money, since she had no way of repaying loans. She was helpless and cried sometimes. Then she went to a power plant to find work as a laborer. She worked a whole day, expecting her wages at the end of the day, but instead the contractor asked her for sex. He offered a lot of money but she refused. She was very upset, and felt unable to work there and so she returned home.

In 2003, she had to pay the Department of Forestry another Tk. 400 for labeling her trees, but because she had no money she asked the Forrest Office if she could work there. She earned Tk. 40 per day working 9 hours, and was able to pay the fee. Then she continued to work in the nursery for another year. But in 2004, her younger son fell from a tree, breaking his right hand. She cried all day and night because she was unable to pay for his treatment. She sold a chicken and visited her mother who gave her Tk. 400 (\$5.70). Her uncle gave her Tk 100 and her two sisters gave her Tk. 2,000 as well, and she took the boy to Naogaon Sadar Hospital, near her mother's house. The hospital charged Tk. 3,000 (\$42.85), and when they left the hospital Minati and her 2 sons lived with her mother for 4 months. She stayed home to care for her son. When he was better, they moved to their own home 'Adibashi 2' (not the village's real name). Minati's oldest son does not work. He has been educated up to class 8, but cannot read at a level beyond class 8 since Minati cannot afford to educate him. She does not ask the boy to do anything, and feels guilty that he has been unable to complete his education. She had hoped both of her sons could have become better educated and could lead successful lives. She regrets that poverty has apparently destined her sons for a hard life too.

Still, she is trying to improve her situation. She has joined the VISA cooperative. And on February 16, 2005, she received Tk. 95,000 (\$1,357.00) from the Forrest Office which she deposited in a bank in her son's name. However, some unscrupulous villagers convinced her son to withdraw the cash and he ran away with it all. A month later, he returned home, telling his mother that he had used Tk. 30,000 to take out a mortgage on 1½ *bighas* of land, but that he had squandered the rest of the money. Minati found out, however, that some of the villagers had kept her son somewhere, and that while he was hidden away they in fact had absconded with the rest of the money. So again she went to the UP Chairman seeking justice, but when he made enquiries she was unable to prove her claim, since her son wouldn't testify against those responsible. Minati received nothing. On Christmas Eve, she borrowed Tk. 500 agreeing to pay Tk. 3 interest per Tk. 100 per day. She's been unable to repay any of this loan and is still making interest payments. When she was asked why she agreed to such unfavorable loan terms, she said that she had only planned on celebrating Christmas with a good meal, but on Christmas Eve the children asked her for new clothes and she broke down and borrowed the money.

Minati is in a desperate condition, and passes her days with little or no food. She fears that if her future holds still more suffering, she may no longer be strong enough to go on. She's so afraid about the future that sometimes she simply sits and weeps.

Life History Calendar of Minati

Life stages	Time line	Events	What happened in Minati's life
Childhood	1976	Father loses land	<ul style="list-style-type: none"> ? Minati's cousins captured 5 <i>bighas</i> of land from her grandfather, by registration in absence of her father. ? Minati's father became landless ? Her grandfather separated her from family. ? They left their house and moved to grandmother's house.
Childhood	1977	Father's death	<ul style="list-style-type: none"> ? Father was died after 1.5 years' lack of treatment. ? Family became helpless and in crisis. ? Minati's mother involved in labor selling with lower wage rate. ? Maternal aunt beat her due to inability to finish daily work. ? She suffered from fever and body pains during her beating
Childhood	1978	Minati adopted by her maternal uncle	<ul style="list-style-type: none"> ? Minati worked all day long as a maid servant at maternal uncle's house ? Her maternal aunt used to torture her physically and mentally if she failed to accomplished assigned work properly. ? Sometimes she became ill because of extreme torture by her maternal aunt.

Life stages	Time line	Events	What happened in Minati's life
Adolescent	1981	Early marriage	<ul style="list-style-type: none"> ? Minati married. ? Minati's family faces crisis because her husband doesn't ? Minati's husband was idle and did not work. ? They used to quarrel with each other ? She left her house without telling her husband and stayed at maternal uncle's house ? She returned to husband's house after one year.
Youth	1982-1992	Increase household status	<ul style="list-style-type: none"> ? She took Tk. 2,000 taka loan from Grameen Bank. ? She gave birth to a son ? Minati made bamboo products within three months of delivery. ? She worked as an agricultural laborer within 6 month of delivery. ? She repaid the Grameen Bank loan within 2 years. ? She purchased 1 pig, 4 hens, and leased 10 <i>khatas</i> of land. ? She received rice from leased land. ? She took three meals per day.
Youth	1993	Child affected by diarrhoea	<ul style="list-style-type: none"> ? She sold 4 chickens, 2 <i>maunds</i> of paddy and received Tk. 500 from land mortgage ? She spent Tk.1,300 taka for her child's treatment ? Income reduced because of lost working days when her child was hospitalized for 13 days. ? Some days of starvation. ? Her husband was addicted to wine.
Youth	1997	Food crisis	<ul style="list-style-type: none"> ? Her second son was born ? She maintained the family expenses irregularly. ? They had no fresh food. Thus, she continued long time.
Youth	2000	Family conflict	<ul style="list-style-type: none"> ? Husband was involved in illegal activities. ? Husband's friend asked her to get involved in illegal activities. ? Minati asked her husband to ban his friend from their house. Husband refused, they quarreled. ? Moved to her maternal uncle's house and stayed there for two years.

Life stages	Time line	Events	What happened in Minati's life
Adult	2002	Husband death	<ul style="list-style-type: none"> ? Her husband died of a heart attack ? Her income reduced due to losing working days for husband's funeral ? She faced starvation ? She started work as maidservant at thermal electricity plant at Fhulbari ? She resigned because she was propositioned by the Contractor.
Adult	2004	Youngest son's illness	<ul style="list-style-type: none"> ? Her youngest son broke his right hand falling from a tree. ? She had no money so she took money Tk. 400.00 from mother, Tk. 1,000 from maternal uncles and Tk. 2,000 from two sisters. ? She went to Naogaon hospital for son's treatment. ? She lived at her mother's house with her children while she cared for her son
Adult	2005	Received Tk. 95,000 from Dept. of Forestry.	<ul style="list-style-type: none"> ? She received the share portion of tree plantation and deposited to son's bank account. ? But her son withdrew the entire amount and squandered it. ? She took Tk. 500 credit from female neighbor. ? Now she lives sometimes without food.

3. LIFE HISTORY OF MALO

Narrative

Malo, who is from one of Bangladesh's indigenous people's tribes (also named Malo) lives in Adhibasi 1 village in Dinajpur. She has 6 children, a son and 5 daughters, 4 of whom are married. Her son is sitting the SSC examination, and her youngest daughter reads in class 6. Malo, who is a widow, makes a living working as a *jhi* (domestic), and by laboring in fields.

She was born in 1953 at her father's home in Joupurhat. Her father also had 4 sons. For the first 8 years of her life, Malo lived comfortably; her father owned 60 *bighas* of land. Unfortunately her father was a drug addict and sold his land cheaply to pay for his addiction. And when he had no money, he would borrow to buy drugs. He even sold a *bigha* of land for just Tk. 20, further lowering the price of his remaining land. In 1947, two of Malo's uncles left for India, and her father decided he would sell all his land to raise money to move the family there. Malo's mother objected saying that all her relatives were in Bangladesh and that she would have nothing to do in India. Her father was annoyed and proceeded to sell all the land and went to India in 1950. He traveled to Shiligury, Brindabon and Kashi and after spending all his money, he returned to Bangladesh. Apparently he sold land almost a dozen times without Malo's mother's consent. He had sold 55 *bighas* of land before she complained to the *Union Parishad* Chairman, who transferred the registration of the remaining 5 *bighas* of land to Malo's mother, so her father would be unable to sell it.

Malo's mother tried hard to provide for the family, but things became more difficult. Unscrupulous relatives fed Malo's father a concoction of alcohol and medicine, and he lost his senses for about five years. Malo's mother also lost some land to the same grasping distant relatives. Malo's mother found it hard to bring up 3 children, two in class 4 and one in class 5. Her mother had to go and work in the fields. She didn't sell any of her remaining land because she hoped to be able to sell paddy cultivated on the land.

When she was 10, one of Malo's brother's went to work for a wealthy Muslim family and another to a rich Hindu family. But by 1963, the family was quite poor, so Malo's maternal uncle arranged a marriage for her. The bridegroom was said to be wealthy, and has 14 *bighas* of land and a field of buffalo, so Malo's mother agreed.

So in 1967, at the age of 11 when Malo was in class 2, she married Siben. Her family paid Tk. 80 in dowry. Siben's father had died when he was only 5, and so his mother had gone to live with her husband's only brother, Siben's uncle, believing (falsely, as it turned out) that Siben's uncle would transfer some land to them. But he reacted badly to the new addition to his family. He asked Malo, Siben and Siben's mother to leave since he was not prepared to support them. Malo's mother and her brothers went to the uncle and asked him again about the land transfer scheme, but again he refused to allow any land to pass to Siben, who was then 16, or Siben's mother. So Malo's brother brought her home to live with her own family again. She was re-admitted to school, in class 3, and lived apart from Siben for 6 months. Eventually he returned and said he

wanted to take Malo back, and she wanted to go but her family refused to let her go. After a year of this turmoil, Malo's mother decided to marry her to a man from India who had property. On the morning of the wedding Malo went to see Siben, bursting into tears when she saw him. He said to her, "You have come, please never leave me", and she replied "I escaped from my house as my mother tried to give me in re-marriage. I will not return there."

So in 1968, Malo and Siben started their life as a family, alone but for Siben's mother. They both worked as field laborers all day, and were able to support themselves. Malo's mother and brother refused all contact with her, angry that she had absconded on the morning of her intended second wedding. But after 6 months her mother, through a friend, invited Malo to come home. She and Siben stayed with Malo's mother for 8 days, and then left having repaired the family rift.

Siben's uncle continued to cause them problems, however. In 1970, in the midst of about three years of quarrels with the uncle, he told them both to never return to his house, and claimed to be the sole owner of all the land in Siben's family. Officially, none of the land was in Siben's name. His uncle conspired to dispossess Siben, at one point even taking away a hand-cart of Siben's. Siben became distraught, since he was barely able to support his small family with day laborer wages. Some days he would simply go without food. Finally, an aunt of Siben's offered him 3 decimals of land for Tk. 900, so he sold his cow and a pig Malo's mother had given them and bought the land.

So in 1971 Malo and Siben went to live in a village. They worked half days in the fields and half days in construction. When the Liberation War began, they fled to India. Malo was 3 months pregnant. They stayed in a refuge camp in Razibpur for 7 months, and suffered a great deal. Malo became anemic, and had to sell rice provided by relief agencies in order to buy medical care. Siben and his mother ate only once a day. Malo gave birth to a daughter in the camp, and 3 days after the baby was born they returned home to their village. When they got to the village they found themselves destitute, since all their household possessions had been taken. From a neighbor's house they took 5-7 kg of rice but there was no work, and so they lived by taking *kachu, kolar thor*. Then Siben found work as a guard working for a Dr. Jamal, and in 1972 he got a job collecting cow dung, paying Tk 150 per month. But he was only paid when there was work to do, and the family found they could not survive. In 1972, when the baby was 1 year old, Malo and Siben had another daughter. Malo's mother-in-law, together with Siben, would spend all day in the field collecting paddy, and in the evening at the house they husked the paddy and cooked *mar* rice. At one time, for three days, they had only boiled *kachushak*. Siben would catch fish, and they could swap 1 kg of fish for 1 kg of rice. Malo became malnourished, and at one point was unable to get up for 3 days. From 1973-5 Malo and her family barely survived. Her mother-in-law was hired to clear cow dung from a house, and she would sometimes manage to gather some rotten rice from that house too and in this way they survived. Malo says, "When I remember those days, I become startled".

In 1975, Malo and Siben had a third daughter. They ideally would have liked to have educated their children, but Siben's mother disagreed, saying the children would leave the house immediately after marriage. Siben obeyed his mother.

To make ends meet Siben worked as a day laborer in the fields and at night as a guard in Dr. Kalam's granary. They suffered a great deal. After seven years of dire poverty, Siben told Dr. Kalam how poor he was, and the Doctor gave him 20 decimals of land for sharecropping. At first, Siben had no money with which to begin sharecropping, but then Grameen Bank came to the village and Malo became a member. In 1979 Malo borrowed Tk 1,000 and cultivated 15 *maunds* of paddy. The couple managed to make their installment payments to Grameen by working very hard and Dr. Kalam took 5 of the 15 *maunds*. Siben worked whenever he could, in addition to laboring in the fields and working as a guard. Malo cooked *mar* rice, and survived on that and some salt, and sometimes there were boiled vegetables too.

At the age of 9 Malo's oldest daughter, Varoti, was now considered old enough for marriage, and Malo's mother-in-law, who had become quite elderly, began to exert pressure that she be married off, saying she wanted to see the wedding before she died. So in 1980 Varoti was married. The family borrowed Tk. 2,000 to spend on the wedding. Malo repaid the loan by borrowing another Tk. 2,000 from Grameen Bank, and she worked as a day laborer to pay the loan off. Her total payments amounted to Tk 2,500. She also sold 88 *maunds* she had cultivated and paid off Tk. 1,000 of the loan and in 1981 she borrowed a further Tk. 2,000 from Grameen Bank, paying off the remaining Tk 1,500 and using the last Tk. 500 to buy a cow. Varoti had no dowry. Malo's efforts went solely to provide entertainment at the wedding. Most of the money was spent on drugs, as was the social custom.

In 1982, Malo's second daughter was married, at the age of 10 with a Tk. 700 dowry. Again, Malo borrowed Tk. 2,000 from Grameen Bank, and spent Tk. 1,300 to buy a pig, and on entertainment.

In 1983, Malo married off her third daughter, with a Tk. 3,000 dowry. Malo's mother-in-law's wishes had been met in full. Again, Malo borrowed money from Grameen Bank for the wedding. Later that year, Malo and Siben had a son, and they offered prayers of thanks to God.

In 1987, Malo's father died aged 96. Her mother never fully recovered from the shock, and she died three years later. Malo broke down. She felt she no longer had the support of her parents in times of trouble. She had always enjoyed her parents' love and support.

In 1992 Siben died after a tragic accident. He was heading to the bazar by bicycle, when another bicycle collided with his. He was badly hurt, and neighbors carried him home. Dr. Jamal came, and suggested taking him to hospital, but by the next morning he had died. Malo broke down completely, because Siben had loved her so much and she felt so alone in the world. She went to live with one of her brothers.

She lived with her brother for 3 months, but her sister-in-law would neither feed her nor speak to her, so she returned home. Malo's fourth daughter was more beautiful than her other daughters, and one of Malo's brothers took her to his house, where she studied, and was soon married off

In 1994 Malo received a widow's ration card from a man named Rahman, and went to work for him as a *jhi*. She washed clothes and dishes, and she kept the house clean and supplied water and

in exchange she was fed once a day and paid Tk. 200 per month. On this allowance, she managed to maintain her family, saving most of the rice she was given for her children, and surviving on a little rice and *ruti*. She also cultivated the 20 decimals of land provided by Dr. Jamal.

She enrolled her son in school with the financial assistance of her youngest brother. Her other brothers, however, have refused to provide her any assistance since she works as a *jhi*, even though they had become quite wealthy. Her older brother was in the military, and her second and third brothers owned land. Only her younger brother, who served in the Bangladeshi Rifles helped her.

In 1996 she borrowed Tk. 900 from Grameen Bank, and told Mr. Rahman that she wanted to run a shop, asking him for a small piece of land. Her son suggested that they take turns minding the shop, and that she would no longer have to work hard as a *jhi*. So Mr. Rahman helped her find a piece of land, and she set up a small shop. But in 1999 a local man claimed the piece of land as his own. Malo appealed to Mr. Rahman for help and he promised to look into the matter, but he did nothing. And again, the villager claimed the land as his own, so Malo vacated the property. After three months, again with Mr. Rahman’s help, she started operating another shop. But again she had the some trouble –someone else claimed the land. Mr. Rahman told Malo that if she gave him Tk. 900, and left the land (temporarily) he would sort the matter out for her once and for all. Malo received Tk. 1,000 from the Nigerian Mission, gave Rahman Tk.900 and left. But still today Rahman has not solved the problem for her.

Today, Malo works as a day laborer in the fields, and manages to afford the education of her son by denying herself food. She is becoming increasingly weak, and she passes her days in great suffering.

Life History Calendar of Malo

Life stages	Timeline	Events	What happened in Malo’s life
Childhood	1953	Father’s wine addiction and land selling	? Malo’s father had taken wine selling land. ? When Malo’s father had no money he borrowed money. He sold one <i>bigha</i> of land for 20 taka only. ? Malo’s mother wanted her children to study.
Childhood	1960	Father went mad	? Malo’s father went mad from poison mixed with wine. ? She did not continue her study. ? Her father was mad about 5 years ? Her mother started to sell labor for household expenses including children education and food.
Adolescent	1964	Married	? She married with dowry of Tk. 80. ? She couldn’t continue to study ? Her husband’s elder cousin separated them after 6 month of marriage
Adolescent	1968	Returned to husband’s house	? She had to sell labor with her husband ? She lost support from her parents and brothers

Life stages	Timeline	Events	What happened in Malo's life
Youth	1970	Tortured by elder brother of father in law	? She couldn't rear poultry ? Elder brother of father-in-law told them to leave ? She collected Tk. 900 by purchasing 3 decimal's of lands by selling a pig and a cow.
Youth	1971	Liberation war and went to India	? She sheltered in a refugee camp in India for about 7 months ? She became sick and sold food aid rice for treatment. ? She gave birth to elder daughter ? Upon return, her home and possessions were gone ? She had to eat <i>arum</i> , banana's <i>thor</i>
Youth	1973-75	Famine	? Her husband caught fish and sold them to buy rice ? Unable to educate children ? Her husband sold labor in the day and worked as a guard at night
Middle age	1979	Received loan from Grameen Bank	? Her husband started sharecropping ? Her husband had to pay extra labor ? She faced food crisis
Adult	1980-81	Marriage of elder daughter and retake loan	? She borrowed Tk. 2,000 ? She had to sell 8 <i>mounds</i> paddy ? She repaid Tk. 2500 including interest ? She bought 1 cow
Adult	1982-83	Early marriage of second and 3 rd daughter	? She had to pay Tk. 700 as dowry ? She borrowed Tk. 2,000 ? She spent Tk. 1,300 for entertainment ? She paid Tk. 3,000 as dowry for 3 rd daughter's marriage
Adult	1987-90	Death of father and mother	? She lost parental support
Adult	1992	Death of husband	? She had to send her daughter to her brother ? Malo had to go to her brother ? Tortured by her brother's wife ? Returned to her husband's house. ? Bad relationship with sister-in-law.
Adult	1994	Access to safety net	? Malo worked as maidservant ? She got VGF card with the help of employer Rahman.
Adult	1996	Withdrawn savings from Grameen Bank	? Received permission to start a shop on Rahman's <i>khas</i> land. ? Someone else claimed the land, and she had to leave the shop after 3 years. ? She arranged a <i>salish</i> and returned to the shop.
Adult	2005	Bengali captured the shop	? Arranged a <i>salish</i> and provided Tk. 900 as bribe to leader of society (Rahman). ? Deprived of justice. ? Now she works as a day laborer and lives from hand to mouth.

4. LIFE HISTORY OF BEGUM

Narrative

Begum has two younger brothers, but she was always her parents' favorite. Both her brothers were educated to class 5. Her brother Hanif is a cycle mechanic and her younger brother Shafiqul is a sharecropper. Both are able to support a small family. Begum had little education because the school was too far from her house, and she cannot read Bangla. Instead a neighbor taught her to read the Holy Quran.

When she was 14, Begum started to receive marriage proposals and in 1988, after the monsoon, a matchmaker facilitated her marriage to a villager named Shafiul. Her father provided a dowry of Tk. 3,000 and some household effects.

Her husband had two brothers and two sisters, Tultuli and Shakhina, both widows. After they lost their husbands, they moved in with Begum and her husband. Her husband's older brother, his wife and children lived in a separate, adjacent house, and Begum's mother-in-law also lived with Begum and her new husband. Begum's husband was the only wage-earner, but nonetheless the family lived well for 4 or 5 months. However Begum's sisters-in-law would borrow food when they had none, but never returned any, and Begum began to worry that it would be difficult for her husband to continue to support the extended family.

One day Begum cooked some rice for her husband, her mother-in-law and herself. She kept some leftover cooked rice for her mother-in-law's lunch. But her older sister-in-law, Tultuli, asked if she could have it instead. There was a quarrel when Begum refused, and at one point Begum was beaten. Tultuli made up stories about Begum, and Begum's husband took Tultuli's side in the argument, since she was a widow and had no other means of support. Begum's husband criticized her and warned her. Begum was unhappy and even though her aged mother-in-law loved her and supported her, she was too old to help in the squabbles with Tultuli. Between Tultuli's torture and her husband's criticism, Begum passed her days miserably.

In 1989, Begum became pregnant, but after the previous year's floods there was little work, which strained the household's financial situation. Without work, Begum and her husband stayed home, but when she told her husband that they were running low on basics like rice, pulse, oil and soap, they would quarrel and she would be beaten. Her husband was only able to earn Tk. 30-40 per day –not enough to support the family. And for each day he worked he would take 2 or 3 days off.

Her husband repeatedly suggested she seek money and food from her parents, since he knew their situation was a little better, and that Begum was their only daughter. They had many arguments, and Begum became malnourished. So she would often visit her parents, staying for 2-3 days, before returning home to her husband. In this way she passed 2-3 months of her pregnancy.

In December 1989, the weather turned cold and Begum's mother-in-law died. She had been Begum's only friend in her husband's household. Begum had been more of a daughter to the family's matriarch than had been her own daughters. Begum would take less food for herself and

when she was abused her mother in law would protest and forbid her husband to beat his wife, saying “a daughter belonging to others should not be beaten.” (“*parar mayaka kasta ditat nai*”)

After her mother-in-law’s death, Begum had to beg food and money from her parents. So long as she was able to supplement the household’s needs this way, Begum’s husband, Shafiul, was affectionate, but when the food and cash ran out her husband and sisters-in-law would torture her again. Two years passed this way.

In early 1990, Begum had a son. Shafiul became more attentive, and worked harder, often migrating to find work. In the next 8 years, Begum had 4 more children, and things were going well.

Begum and Shafiul realized that the wages they could earn locally were insufficient to meet the family’s needs, so they decided that Shafiul would have to leave the village, often traveling to Dinajpur, Dhaka, or Feni for work. Meanwhile Begum stayed home and would earn whatever she could by caring for others’ children, raising poultry and making handmade *kathas*. Shafiul was good at transplanting rice, harvesting and field work, and he was able to retain some of these jobs while he worked elsewhere. He would be paid Tk 80-90 per day plus 3 meals. When Shafiul traveled away from home for work, he would be gone for a month, and Begum would purchase rice and pulse from a village store on credit. When Shafiul returned, he would pay off the debt.

Another 6 to 7 years passed. Shafiul continued to work both in their home village and elsewhere, and Begum’s family began to prosper: Shafiul saved some money, and bought some cattle, some poultry and a tubewell. He built a one-sided tin roof house. The whole family had three meals a day, and Begum was able to acquire some good clothes. Her oldest son was sent to school. Begum was optimistic for the family’s future, thinking that one day her sons would grow up and the family would never again have to live in need. She was happy in those days and her husband behaved well.

But her happiness didn’t last. Since 1998, Begum’s life has been filled with suffering and distress. When her youngest son was 6 months old he became ill with first measles and then smallpox. She sought help from a traditional doctor (*kabiraj*) and a faith healer (*jarfuq*), selling all of her poultry for Tk. 500 to pay for their help. Her son’s condition worsened, and she and Shafiul took the boy to Sinnamukul hospital. Paying only Tk. 12 for a ticket-fee, her son was admitted to the hospital for 15 days. Her husband advised Begum to stay at her parents’ house, with the boy while he recovered because Begum was nursing the baby. But after a month of the baby’s recovery, Begum herself became ill: she developed a stomach ache, and started vomiting. She vomited all night one night.

So her brother Rafiqul took her to Chinnamukul at Thana Sadar very early the next morning and she too was admitted to the hospital. Shafiul heard the news, and knowing that Begum had no money with which to pay a doctor’s fee, he borrowed Tk. 1,000 from a moneylender. They paid the doctor for his diagnosis, and for some saline. An ultrasound report showed Begum had appendicitis. Begum and her brother paid back the loan themselves, little by little. (There is still Tk. 100 to be paid). The doctor told them Begum needed surgery, but Begum was worried that

the family couldn't afford the cost of the operation. One day she felt better, however, and asked to be discharged. The doctor refused, and ordered her to stay in bed, but she ignored him and ran away, begging the hospital guards not to search her. She felt fine, and since that day she has remained well.

In 1999, two months after Begum's recovery, her husband became ill. He became unable to taste food, and often suffered stomach aches, because he ate so little yet worked so hard. A doctor advised him to smoke less, work less, and take bed rest. Since the family no longer had any source of income, Begum spent Tk. 500 she had saved, and sold some cattle to pay for her husband's treatment. But her husband's health worsened, along with the family's finances. When Shafiul was well enough, he worked, but it was too little, and the family started to go without food. They had to take their son out of school and send him to work in someone else's house looking after cattle.

One of Begum's sons was adopted by a family member, Shakina, who was childless but still Begum found it hard to feed the remaining 4 members of the family, and to pay for her husband's care. So Begum took a job as a housemaid, and both she and Shafiul began to beg, in order to manage at least a poor living (*kono rakam*). Two more years passed this way, but one day Begum heard that an academy sought field laborers and, after discussing the matter with Shafiul, she applied for a job.

The "earth cutting" job paid Tk. 15 per day plus 2 kg of wheat. Her wages were increasingly inadequate to meet the family's needs, as well as pay for her husband's care. She worked at the earth cutting job for 22 days, all the while her husband's condition worsening. To try to make ends meet, she also took two jobs working as a housekeeper in the evenings. For the housekeeping jobs, she was paid only in food. But this allowed her to spend all of her earth cutting wages on her husband's medical care. The family would sometimes be forced to go without any food at all for one or two days each week. Sometimes her husband was so ill, and had such sharp abdominal pains he would cry out in agony, and Begum found it very hard to try to find ways to buy medicine for him. She even went from door to door seeking help.

One day, she met a local moneylender named Rafiqul, and told him about her situation, asking him for help. He lent Begum Tk. 200-300 a few times and she used that money for her husband's treatment and to feed her family. Begum would pay the moneylender back by selling him wheat at very favorable prices, which she had received from the earth cutting job. She would sell him a kilogram of wheat for Tk. 10 even though the market price was Tk. 15. Sometimes she would borrow Tk. 50 or Tk. 100 from a neighbor named Banu. In this way, she managed to care for her husband and feed her family. Sometimes she borrowed money from neighbors, and once with the help of one of her neighbors, she borrowed Tk. 1,000 from a local moneylender (*mohazan*), agreeing to pay interest of Tk. 100 per month. Some relatively wealthy neighbors gave her Tk. 400-500 and Begum took Shafiul to the Kurigram hospital. An ultrasound revealed that he had a liver problem. When she realized his treatment would require a great deal of money, Begum brought her husband home, and the doctor provided her with some medicine to care for him. A few months went by, but the loan from the loan shark still had to be paid. She had only managed

to pay him Tk. 10-20 interest for each of the first 2 months. Her expenses were so high that she was unable to pay back any of the moneylender's loan.

In 2000, Shafiul suggested that Begum join the Grameen Bank, but she refused, fearing that if she borrowed from Grameen she would have to make weekly installment payments, attend their regular meetings, and give up her earth cutting job and her housekeeping work since this work would not be allowed if she followed Grameen's rules and procedures for taking a loan. She was worried that if she stopped working for even one day, her whole family would starve. Finally, she relented and joined Grameen. She attended meetings regularly and saved money in the Grameen Bank for 2-3 weeks. When she applied for a loan Grameen officials and group members visited her home to see if she would be able to make the installment payments. Shafiul signed the loan documents and promised that, if necessary, he would sell the family's homestead in order to pay back the loan.

A week later she received a Tk. 4,000 loan from Grameen Bank. She paid Tk. 2,200 to the moneylender (Tk. 1,200 of which was interest on the original Tk. 1,000 she had borrowed) and spent the rest on medical care for her husband and food and clothes for the family. For 2-3 months she was able to make the loan payments, from her earnings as an earth cutter, but then she lost her job and could no longer make the payments. Her two housekeeping jobs were her only source of income. Finally, she was unable to make the loan payments, care for her husband, and feed her children, and she had no alternative but to move back in with her parents. Since she had been unable to pay back the Grameen Bank loan, she was subjected to abusive name-calling and similar behavior by Grameen group members who threatened to take all of her household possessions. Her husband's health was very poor and he left to go and live in Dinajpur and Dhaka. Sometimes he felt a little better, at other times, worse (this would go on for a further 7 years).

Shafiul was away for about a year while Begum lived in her father's house. There she again worked as a housekeeper for a neighbor named Shajahan. After 2-3 months she heard that Shafiul was feeling a little better and able to work again. He would send her money for the family, and sometimes visit her at her father's house. Begum conceived, and shortly the couple had their fifth child, another son.

In mid-2002, Begum, together with her younger children, returned to her husband's house. The Grameen Bank workers confiscated all of her household possessions, including the plates she used to feed her children. When she returned from her parents' home she brought Tk. 1,000 with her which she had managed to save by working hard. But her husband, because he had been working too hard, became ill again, and returned home to Begum, so she had to spend her savings once again on food and medical care. Since Shafiul was no longer able to earn, Begum became depressed.

Begum again found work as a housekeeper, but frantically sought extra assistance. A BRAC *samity* used to hold meetings near her home, and the BRAC workers would try to make helpful

suggestions. Meanwhile Shafiul's hands and feet became infected, and she had no means with which to provide care for him.

Begum's sisters-in-law had no sympathy for her plight nor that of their brother and Begum was often subjected to insults and gossip. But ignoring their attitude, Begum and her mother went to visit the local BRAC office to see a man named Rezaul, who she knew. She begged him for help, and he appealed on her behalf to other BRAC staff. They accumulated Tk. 1,000 to help her, but it wasn't enough to pay for the doctor's visit and the cost of the diagnosis. Begum went back to her parents and begged them for help again. Begum's mother sold 5 ducks for Tk. 400 and with this money and some other funds she had gathered from the BRAC staff and other community members, Begum had amassed Tk. 1,800 enough to take Shafiul to Kurigram hospital. There he underwent tests, and was diagnosed with liver cancer. The doctors told her that he would not last long, and advised her to take him home, and feed him well.

Most of the local villagers helped Begum. A local Muslim told her she would be eligible for relief under the auspices of the Union Parishad if she could acquire a VGD card. At 7 o'clock one evening, Begum and her husband went to see the member to ask for a VGD card. The member asked her for Tk. 900 and promised to give her the card the next afternoon. Destitute, and desperate, Begum again went to the moneylender to borrow the funds for the VGD card. But when she went back to the UP member she found he had already distributed all the cards allotted to him. At the member's advice, she went to see the UP Chairman. He affirmed that indeed all the cards had already been distributed and he suggested she go to see the TNO. So Begum, along with her terminally ill husband, traveled to Thana Sadar and met the TNO there. She explained her situation and TNO agreed to provide her and her family with a card. At 10 o'clock the next day, she was given the card. She concealed the bribe she had paid, thinking that she should remain on good terms with the UP so as to be eligible for any aid in the future.

Four days after she received the card, Shafiul died. She was penniless. Rabiul, a man for whom Shafiul had worked once, provided Tk. 100 for a winding sheet for his funeral. Other neighbors offered her Tk. 200, and she paid for her husband's funeral, Begum was eight months pregnant at the time.

A month before Shafiul died, Begum had gone to a field to collect leafy vegetables, but an ox in the field had hurt her abdomen with its horn. Although she had been knocked down by the blow, she felt no pain at the time, and didn't think it important enough to tell anybody. But shortly after her husband's death, she began to have pain, and experienced a watery discharge. She was anxiously trying to arrange her husband's *kulkhani*, required within 40 days of death, and ignored her symptoms which, she felt, were occurring without any known cause. She was busy going from house to house making funeral arrangements, assisted by her brothers Hanif and Shafiqul. After the *Khulkhanai*, the pain became more severe, and she hemorrhaged.

Begum's mother insisted she be taken to the hospital, but Begum resisted, saying she had no money, so her mother took her to Rezaul at BRAC, who found a doctor for Begum. The doctor

gave her some medicine, and again recommended hospitalization. So she was taken from Thana Sadar to Kurigram hospital on a flatbed rickshaw and admitted, bleeding more heavily still. Her brothers joined her at the hospital, and asked if she would be treated. The doctor told them that if they could not afford medicine she would not be.

So Hanif went home, and mortgaged his own bamboo stand to a moneylender for Tk. 3,000 and returned to the hospital, paying the doctor. The doctor demanded to know who Begum's guardian was. Hanif told the doctor her husband had died, and that he was her guardian. The doctor, Dr. Kumar, examined Begum and found that the baby's position was reversed. He administered saline to try to correct the baby's positioning. When she had received only half the saline, she had an urge to urinate. The sisters in the hospital helped her to the bathroom, and there she found that the baby's head was already emerging and she delivered. She collapsed, unconscious. When she came to she cried for her baby, and a patient brought her the dead child in a pot covered with a piece of paper. The paper was drawn back and Begum saw her dead daughter, and she wept uncontrollably. Begum's mother and Hanif tried to console her, telling her that the Almighty had reclaimed his own asset ("*Allah'r mal Allah niasay kadtay nai*"). Since it was already evening, there was no time to bring the baby to Begum's house. So Hanif and Shafiqul found a spade and dug a grave there at the hospital. Begum buried her daughter, wrapped in one of her father's old white *punjabis*.

After 2-3 days in the hospital Begum recovered sufficiently to return to her parents' home along with her mother and brother. It took her 15 days to fully recover, during which time her parents, relatives and neighbors provided food. Eventually she went back to work, and she now lives in her husband's house with her four sons. She works as a maid, but still quarrels with her in-laws who resent the fact she occupies land they see as rightly theirs, even though Shafiqul legally transferred its ownership to Begum. Her in-laws want her to leave.

Begum told the interviewer that, "Madam the distress/hardship that I had during the presence of my husband is still present even when I am without husband. Happiness will not appear in my life ("*Apa, sami thaktao ja dukka akhon ja smai nai sai kai dukka. Amar konodin suk habay na.*") Women who become widowed early in life face many difficulties. She relies on her 5 sons, and spends her days contemplating their future. She vows to continue fighting to survive as long as her health will allow.

Begum lives in the hope that when her sons grow up, all the family's miseries will evaporate. She hopes they will bring her the happiness her husband could not.

Life History Calendar of Begum

Life stage	Timeline	Events	What Happened in Begum's Life
Teenage	1988	Marriage	<ul style="list-style-type: none"> ? Married at the age 14. Tk. 3,000 taka dowry paid to the groom. ? Conflict with sisters-in-law over household goods (rice, curry, processed paddy) ? Husband subjected her to physical abuse
Teenage	1989	Death of mother-in-law	<ul style="list-style-type: none"> ? Increased conflict in the family. ? Received some essential goods (rice, pulse) and monetary help often due to increasing need of the family. ? Begum was often hurt by her husband (<i>jala jantrana</i>) ? Husband did not go to work and became idle ? More conflict between husband and wife.
Adolescent	1990-1997	Five sons born	<ul style="list-style-type: none"> ? Husband earning again. ? Begum involved in <i>katha</i> (traditional quilt) sewing and poultry rearing. ? Began saving from husband's income. ? Eldest son got admission to primary school. ? Husband behaved well and physical and mental abuse reduced ? No borrowing of money from any source to manage the family needs. ? Purchased tube-well and latrine.
Adult	1998	Illness (4th son and Begum herself)	<ul style="list-style-type: none"> ? Got treatment from traditional doctor/faith healer (<i>kabiraj</i>) ? Sold poultry ? Received quality treatment from Sinnomukul. ? Begum was sent to her parents' house to look after the sick child. ? Took loan from moneylender at 10-taka interest/month. ? Begum sick and ran away from hospital because of having no money for operation (appendicitis)
Adult	1999	Husband's illness (liver cancer)	<ul style="list-style-type: none"> ? Income declined ? Family members started to take half meals and sometimes fasted (<i>ardhahary anahary</i>) ? Received loan from <i>mohazon</i> at high interest rate. ? Respondent started begging along with her husband.

Life stage	Timeline	Events	What Happened in Begum's Life
			<ul style="list-style-type: none"> ? Began working as a housemaid. ? Respondent involved in earth cutting work. ? Spent the savings in hand. ? Sold cattle ? First son was sent to another house in the village to labor and dropped out from school ? Second son was sent to respondent's brother's house to work and dropped out of school ? Fourth son adopted by a sister in law (<i>nanad</i>) ? Borrowed Tk. 50-100 from neighbors. ? Sought financial help from others to support treatment costs. ? Sisters in law gossiped about Begum because she traveled around seeking treatment for her husband.
Adult	2002-2004	Indebtedness	<ul style="list-style-type: none"> ? Moneylender's loan went up ? Received loan from Grameen Bank ? Failed to pay Grameen Bank, Begum left the house to live with her parents ? Lost household's essential goods such as utensils, clothes, <i>katha</i> because of defaulting on Grameen loan.
Adult	2005	Received VGD card	<ul style="list-style-type: none"> ? She had to took loan Tk. 900 from moneylender. ? UP member was given Tk. 900 as bribe, but begum did not get a VGD card. ? With the help of chairman, she secured card.
Adult	2005	Death of husband and became widow	<ul style="list-style-type: none"> ? Begum shouldered responsibilities of the family. ? Begum concentrated more on housemaid and earth cutting work. ? Increased moneylender's loan (took loan on 4 <i>maund</i> paddy) ? Due to becoming widow at a young age, one or two members of the community kept trying to involve her in adultery (<i>kupathay</i>). ? Elder brother in law (<i>Vashur</i>), wife of elder brother in law (<i>Jha</i>) and younger sister in law (<i>nanad</i>) had suspicious minds about her movements. ? For respondent's physical security, her eldest son did not allow her to go outside of the home.

Life stage	Timeline	Events	What Happened in Begum's Life
Adult	2005	Accident while respondent was pregnant became ill.	<ul style="list-style-type: none"> ? Begum was eight months pregnant when her husband died, during the pregnancy, cattle hurt Begum and she got an internal injury. ? Respondent's brother supported her treatment by mortgaging out bamboo stand sizing 3 <i>kata</i>. ? Spent Tk. 3,000 taka for treatment at govt. hospital. ? No one was found taking care of her children. ? Newborn dead child was buried at hospital premises because of having no money to bring her to the house. ? Begum started to suffer from anemia and got physically too weak to work ? Respondent's parents and brothers help her by providing food materials.

5. LIFE HISTORY OF AHMED

Narrative

The community of Upokul 1 is located on the banks of the ‘Moheshkhali’ channel in Cox’s Bazar. The community is located roughly half kilometer from an embankment, which makes it easier to fish, to cultivate the river banks, and gather salt. In the fields nearby only one crop is grown annually. Mr. Ahmed lives in a village in this community. He is 70 years old, and is the father of 6 sons and 2 daughters but 2 of his sons and 1 of his daughters died in cyclones. Ahmed is known to be very poor, and was interviewed sitting in his small earthen home, knitting a net. He is unable to afford a roof, or a table and chairs so he put a torn mat down on the floor and said told ‘ I have no chair table so you have to sit here’. He lives with his daughter, who is divorced, and her son. He spread a torn mat on the floor for us to sit on, and offered us some betel. His daughter took over the knitting as we talked and his grandson sat in his lap for a while before leaving to go outside and play.

Ahmed, who is asthmatic, told us his family used to own a lot of land, but now he has fallen on hard times. He had recently gone without for food for 2 days. Then he sold his cow, and was able to buy some rice. He began his autobiography, beginning with his grandfather.

His father grew up in the nearby village of Ghat para, where Ahmed’s grandfather had 4,250 decimals of land. But there were frequent quarrels with a local landlord, Moksud Mia, so the family moved to Ahmed’s current village. Ahmed’s grandfather had grown some *parabon*, but Moksud Mia conspired to murder him, and so the family thought it wise to move. Locally influential people were trying to grab all available land, including Ahmed’s grandfather’s land. In 1929, 262 people combined to form a Union Coastal Association (*samity*) and share the land amongst themselves. Ahmed’s grandfather received 2 of 262 shares, one for himself, and one for an uncle of his. Each share consisted of 640 decimals of land. Ahmed was born 7 years after the *samity* was formed, in 1935. He had an older brother, Abdul Khayer, and 2 sisters. Before Ahmed was born, his father had managed to marry off both of his sisters as well as his brother. In 1939, when Ahmed was 3-4 years old, his father and his uncle quarreled over the land. So his grandfather met with all of his sons, and divided the land. Ahmed’s father received 320 decimals of land, and since Ahmed’s grandfather lived with them, they had a combined 640 decimals, and they lived well, and happily. Ahmed’s family also grew –Ahmed gained another sister and 2 more brothers, but in 1942 his father died suddenly. Ahmed became increasingly involved in the family’s affairs and had to drop out of school, having only attained a class 2 education.

Four years after their father’s death, Ahmed’s older brother quarreled with their grandfather and uncle, and he left the family. Ahmed assumed full responsibility for the family at the age of 12. His grandfather would sometimes offer to help, but Ahmed did the bulk of the work, including cultivation.

Ahmed believes his father died of cholera. His death occurred on a Monday during Ramadan. They had been to the river fishing, and after giving his mother some fish to fry they were traveling

to the bazar to sell the remaining fish when suddenly Ahmed's father was stricken with dysentery. He rapidly weakened and became unable to move. Some villagers helped him home. Many people had contracted dysentery at the time, and it was known that the village had many people with cholera. That night, nobody dared leave the house to call a doctor for Ahmed's father, and it was doubtful if any doctor would have risked entering the disease-stricken village anyway. The next morning, at 10 o'clock, Ahmed's father died. Ahmed's uncle died shortly thereafter. In one week 13 people in the village died.

In 1955, Ahmed married. Not only was there no dowry, but the groom had to provide about 200 grams of silver, which he was unable to afford. To buy the silver he took out a mortgage on 40 decimals of land, for Tk. 500. In 1956, a son named Giasuddin was born, and a year and a half later, another son.

But in 1958, one of his sons died while Ahmed was away in Dhaka on business. The infant developed a fever, and the family tried to treat him with locally purchased medicine instead of taking him to a hospital. A year later Ahmed's grandfather died of old age, and Ahmed was distraught. Ahmed divided up his grandfather's land according to the law of inheritance which meant that Ahmed owned a total of 390 decimals of land (including the share of land which would have gone to his father had he still been alive).

The same year, while Ahmed was living with his mother, 2 younger sisters and a brother he arranged a marriage for one of his sisters. His relatives and neighbors helped with the arrangements for the ceremony. She was married with no dowry, but the family spent Tk. 150 on a mat and a pillow. Following the marriage he continued to manage the cultivation of the land with his remaining siblings.

But in 1960 there was a serious flood. His land was inundated with saltwater and all his poultry and cattle were lost. He arranged a Tk. 500 mortgage loan on his land, secured by expected future crops, and used the money to support his family. The money ran out after 15 days and he resorted to fishing. For a while the family survived on nothing but fish, salt and chilies. When the flood waters receded he found employment repairing houses. At about this time his mother developed a fever and experienced difficulty breathing.

Ahmed took his mother to see a doctor and she was diagnosed as asthmatic. The doctor told Ahmed that the condition was incurable, and gave him some medicine. Because his mother could not be cured, Ahmed didn't take her back to the doctor. The *samity*, hearing of the family's troubles, lent Ahmed 20 *aris* of paddy (1 *ari* = 14 kg). Most of the money he could raise by selling paddy, Ahmed spent on health care for his ailing mother. He repaid the paddy loan by cultivating his land.

Ahmed had another daughter, about 6 months after his mother fell ill, but the baby too became ill and died after she was born, in spite of their attempts to save her life. In 1962 Ahmed married off his younger brother. Again, not only was there no dowry, but the family had to pay 10 grams of gold to the bride, which cost about Tk. 4,000 in those days. He mortgaged all of his land, again using anticipated future crops as collateral. Ahmed was trying to educate his son at school in those days, but the boy was wicked, and gave up trying to read, even before he had attained class 2.

Three years following the wedding of his younger brother, Bangladesh became independent. The family lived happily together at first but gradually the brothers and their wives fell out with one another. They could not agree on the division of the family's land and the income from it. So one day Ahmed's mother called them all together and said they must divide up the land between them and the separate. Ahmed's mother and grandmother went to stay with his younger brother, Abul Hossain. He received 49 decimals of land only, and began to live independently with his children. The same year he separated from his brother, his second son, Josimuddin (Jashim) was born. Ahmed felt torn: on the one hand he was troubled by the rift in the family, on the other he was happy with the birth of his son.

In 1975, 3 years after the birth of Jashim, his daughter Anuara was born, and in 1982-3 his son Babul was born. Jashim had been sent to school but was not a good student, so Ahmed withdrew him from school and sent him to work at a tea stall. In 1985, his third son, Abbas Uddin was born.

Ahmed developed severe asthma a year after Jashim was born. He was carrying paddy home, and suffered abdominal pains so severe he fell down in the road. Local people helped him home, and a local doctor gave him some medicine. But since he wasn't getting any better he decided to take advice from his relatives and to go to the *Upazila* for treatment. He ate a little rice in the morning, and started the long trek at 6 am. In those days there were no vehicles on the road, and he reached the *Upazila* 5 hours later. He saw a doctor in a hospital, and was given medicine costing Tk. 100. The doctor told him there was no cure for his asthma, but that if he took medicine the symptoms could be controlled. Ahmed remembered how at first his symptoms were so severe that he had to take care to not catch a cold and that if he did become ill he was unable to leave his room, even to go to the toilet.

After a month at the *upazila* hospital he still felt no better, so (again at the suggestion of relatives) he traveled, this time by boat, to the Sadar hospital at Cox's bazar. He had no money left, and was unable to afford treatment, so he sold 17 decimals of land for only Tk. 800 to his oldest son, now working as a day laborer, also helped with the cost of treatment. Since that time he has been unable to work hard and his sons have maintained the family. He began to feel better and took his medicine regularly, and was able to work a little in the fields. His wife raised poultry and made a small contribution to the family's finances.

In 1987 things were going quite well for the family, and Ahmed and his wife decided to marry off one of their sons. But just as Ahmed was considering various brides for his son, the devastating flood of 1987 occurred and dashed all the family's hopes and dreams. Ahmed believes that the flood cost him Tk. 50,000, since he lost 5 cows, 80 *maunds* of paddy, poultry, and the household itself. They were made destitute overnight. There was no work to be found anywhere.

After a while, Ahmed, together with a cousin, took out a loan from a *samity*. Ahmed received Tk. 800, spending half on a cow and the rest for household expenses. Ahmed's sons went to cut earth, and Ahmed, his wife and daughter made a small, two-roomed house. They couldn't do a good job, because they didn't have enough money so the walls were made with bamboo, and the roof was

constructed from straw and polythene. Relief was available at the time to those who had been affected by the floods, but he never received any.

Shortly after the family had finished constructing their shelter, an offer of marriage arrived for Ahmed's son from one of Ahmed's cousin's daughters. And 8 months after the flood the pair married. Ahmed was penniless, but to save the family from shame, he took another advance mortgage, this time for Tk. 1,000, and with Tk. 5,000 from Giasuddin and his mother, he managed to spend Tk. 15,000 on his son's wedding. Within a year of the marriage he was able to pay of his mortgaged land. A year after the wedding of his older son, in 1986, Ahmed's youngest son, Abbas Uddin was born, who was to vanish in the tornado of 1991.

At first, Ahmed was quite optimistic following the wedding, even though it came so soon after the dreadful flood. But Ahmed's wife did not get along well with her new daughter-in-law. Within 6 months of the wedding, the family's life had become quite difficult again, and this disharmony continued for 3 years.

In the 1991 cyclone Ahmed lost 20 *maunds* of paddy, 4 cows, poultry, and household possessions. Again, he estimates his loss at about Tk. 50,000. Not only his household, but also his crops in the field were all washed away.

Ahmed described the day of the cyclone. From early in the morning the wind began to build and there was light rain. Because of his asthma, and his fear of catching cold, Ahmed didn't go to work, and his sons stayed home too, so the whole family spent all day in their room. In the evening the wind became stronger, but still Ahmed doubted the situation would become serious. During the night, at about 8-9 pm, they awoke in fear of the high winds and, fearing that their roof was inadequate, they decided to seek shelter with Ahmed's uncle, who had a new, strong house. First, he took his wife and his daughter-in-law, but very soon the seawater came far inland. Giasuddin climbed a coconut tree to get above the water that was now chest deep. Ahmed was being washed away, but his nephew grabbed him and pulled him up into a tree. Everyone was taking shelter in coconut trees. Jashim took shelter in a tree too, but was finding it hard to hang on, so strong had the wind become. Jashim, trying to save his younger brother, put him in a guava tree, and climbed into a date tree himself, hanging on to the tree with one hand and his younger brother with the other. But the wind was so strong that he lost his grip on his younger brother, and Jashim does not know at what point during the night little Abbas Uddin was washed away. Ahmed's youngest daughter, Anuara was also washed away.

By morning, the winds had died down and the sea began to recede with the ebb tide. The survivors came down from the trees, and found that their home had been washed away, but they were all distraught when they discovered that Abbas Uddin had been lost too. Soon Anuara returned, but Abbas Uddin never did. The family had literally nothing except the clothes they were wearing. They began to starve, but the next day the UP Chairman brought some relief and Ahmed was given 180 kgs of wheat, 20 kgs of wheat flour and a blanket. With these meager possessions the family survived for 6 months.

Within a week of the cyclone, there was work in the community cutting earth, and his sons went back to work. Ahmed managed to acquire bamboo and some lumber from his neighbors and he built a 2-roomed house. With the wages his sons were earning he was later able to add a room made from mud. The family recovered well, and Ahmed began once again to cultivate his 40 decimals of land, and 40 decimals he had borrowed from another man.

But just as the family was recovering, there was more trouble. The squabbling between Ahmed's wife and his daughter-in-law became so extreme that they could no longer stand to be in the same room as each other. He tried to make the 2 understand, but failed. And Ahmed's son, too, was drawn into the fray, so that ultimately Giasuddin and his wife lived separately from Ahmed, although under the same roof. This meant that Ahmed's family income was reduced, since Giasuddin no longer contributed any of his wages. And Ahmed's younger son went to Matherbari to live with his uncle, and worked there as a day laborer. Again, he stopped providing Ahmed any income. Ahmed had no alternative but to send his third son, who was then only 13-14 years old to work. His youngest son earned Tk. 30-50 per day. Ahmed managed to support his family on these earnings and the produce of his 40 decimals.

Then the 1994 cyclone hit. This time he didn't lose as much, but he did lose the room he had built. The UP Chairman gave him 30 kg of rice, which was very useful. By selling poultry, and adding his son's earnings, Ahmed was able to accumulate Tk. 3,000 and he repaired his house once again.

In 1996, Jashim, in Matherbari got married to one of his cousins, without his father's permission. In the 1997 cyclone, Ahmed was again relatively lucky, losing only his roof this time. In both the 1994 and 1997 cyclones Ahmed decided not to seek shelter because after the 1991 cyclone he had no fear of anything, even though his wife was terrified of cyclones. People used to tease her saying "cyclone is coming".

There were a few days in 1996 when he lived in extreme poverty, since his son could find no work, and the family ran out of rice. He would borrow food from others but he had no money to buy supplies to begin planting crops.

He heard of an association called HEED Bangladesh and Ahmed and his wife both joined. He gave the association Tk. 480 in savings and took a loan of Tk. 5,000 for his daughter and another Tk. 5,000 loan for his wife. With the total Tk. 10,000 the family borrowed, Ahmed was able to buy 3 decimals of salt field for Tk. 2,000, he spent Tk. 4,000 on cultivation, he repaid an outstanding loan of Tk. 1,000 and spent the remaining Tk. 3,000 on food. But within a week the first installment payment was due. He was required to pay Tk. 200 each week for each of the 2 loans. It was very hard for him to make his payments. Many times he borrowed money to make them, and many times he simply went without food. He would be rebuked for failure to repay the loans on time. Within one year, Ahmed, who disliked the frequent quarreling in the association, paid off all his loans. Soon he was saving, and when he had saved Tk. 4,000 he spent Tk. 2,000 on a cow, Tk. 500 on miscellaneous family affairs, and used the rest of his money for cultivation.

By this time it was mid-1998 and with the earnings of his youngest son, and the crops he was able to cultivate on his land Ahmed and his family were doing well. Then Ahmed's second son returned from Matherbari with his wife and after spending a few days with his father, Jashim claimed his share of the family's property. The father and son squabbled, and other members of the community intervened, both rebuking Jashim, and telling Ahmed to give Jashim something. Jashim decided he wanted to build a big house, and the other brothers helped him by providing parts of their land too. Ahmed demanded that Jashim make the house a little smaller, so as not to make the rest of the family jealous. Jashim became angry and in 2000 went to live with his in-laws.

The next year, in 2001, a proposal of marriage came for Anowara. Ahmed had little money, but was determined the wedding would proceed according to social custom. So Ahmed took Tk. 2,500 from his wife, and raised Tk. 2,000 by selling poultry, but still had no money for a dowry, so he took out a mortgage on his 40 decimals of land, and gave a Tk. 15,000 dowry. Ahmed feels that he married his daughter off by mortgaging his last asset, but even so his daughter was unable to go and live with her in-laws. Anowara's husband, who drove for a living was a drunkard, and he would beat her every day when he returned home. He spent any money he earned on alcohol, and whenever Anowara asked for money to buy food he would beat her. Ahmed went to Anowara's father-in-law and complained but that only made the beatings worse. So then Ahmed complained to the Union *Parishad* and Anowara's husband was rebuked for beating her. He swore he would desist, and Ahmed sent his daughter to live with her in-laws again.

After 2 months living with her in-laws the situation worsened and again Anowara returned home to her father. Her in-laws no longer wanted her back. Ahmed demanded justice from the Union *Parishad* and they called a meeting at which all of Anowara's in-laws and her husband were to attend. Her husband didn't come. So the judgment was postponed. A second attempt to gather them all together for a hearing also failed, so the UP Chairman recommended that Ahmed file a case at the *upazila* court. Ahmed did so, but the procedure was expensive, costing him Tk. 1,200. Eventually one of Ahmed's sons helped with the court costs. After a year of the court case, Ahmed had secured a divorce for his daughter and Tk. 10,000 in compensation. Ever since, his daughter has lived with Ahmed. Ahmed used Tk. 6,000 to buy a cow, and spent the rest of the payout on household affairs.

One day, Ahmed's wife died. He says that just thinking about their daughter's situation caused her death. At first she had a fever, and the next day she herself went to the village bazar to buy medicine from a traditional healer, for which she paid Tk. 200. She took that medicine for a week and got no better, so her sons took her to the *upazila* hospital. A week later, her fever was gone and she was taken home, but her fever returned. She told Ahmed "I'll not survive any more, forgive me" and died soon after. This was in late 2003. Ahmed had to borrow money from neighbors to bury her. He sold 3 decimals of land for Tk. 2,000 and spent Tk. 500 on his wife's funeral, using the rest of the money for *collisha* (a funeral ceremony). Ahmed says that with the loss of his wife, everything else in his life ended, and that when she was alive he never experienced such poverty as he does now. When his asthma worsens, he suffers greatly, and when his sons can't work he can only survive by borrowing from neighbors.

Sometimes he simply starves. Everyone in the community knows of his plight. A friend and neighbor helped him to obtain an old age ration card. With the card he was able to receive Tk. 1,800 and since then he has used it 4 times for Tk. 500 each time. He uses the card at the local Sonali Bank, paying Tk. 10 each time he uses it. For the past four months he's been unable to obtain any funds, and frequently he has to starve. As a last resort he went to a *mohazon*. During the last Eid-ul-azha he borrowed 16 kg rice from a neighbor.

He gave some of his daughter's jewelry to a *mohazon* as security, and borrowed Tk. 500 with which he supported his family for a month. He sold his last asset, a cow, for Tk. 3,500 and repaid the *mohazon* Tk. 500 plus Tk. 30 interest. He used the rest of the money to buy rice (Tk. 1,540), he paid a local shopkeeper Tk 200 and he spent Tk. 1,000 on bamboo to repair his room. He lent Tk. 1,000 to Giasuddin and used the remainder for household expenses. From the rice he purchased, he has to give 20 kg. to people from whom he has borrowed rice in the past, and he will be able to live on the remaining rice for 2 months. He plans on getting money from the place where his son works, and paying off the mortgage on his land, and beginning cultivation again.

This is the end of Ahmed's life's story. When he was asked how he felt after giving this account of his life he said that nobody wants to hear these words, but he was pleased to have the chance to tell his story saying, "you have written my story, I am highly pleased."

Life History Calendar of Ahmed

Life stage	Timeline	Events	What Happened in Ahmed's Life
Childhood	1939	Family conflict	? His father and uncle quarreled over work and land. ? His grandfather left them. ? Family was running well. ? They lived with extended joint family.
Boyhood	1942-47	Father death	? He dropped out from school ? Child laborer. ? Elder brother quarreled with his grandfather and uncle, and left. Ahmed became responsible for the family.
Youth	1955	Got married	? Had to mortgage land to meet marriage expenses. No dowry. ? His family was running well.
Youth	1960	Cyclone	? Houses damaged. ? Cattle, poultry, crops lost ? Family in food crisis ? Had to mortgage lands after cyclone to meet expenses.

Life stage	Timeline	Events	What Happened in Ahmed's Life
Early old age	1974	Affected from Asthma	? Unable to work ? Sold land for treatment ? Family expenditure increased, including treatment cost.
Old age	1987	Cyclone	? Houses damaged ? Lost 5 cattle, 80 <i>mounds</i> of paddy, houses and poultry worth Tk. 50,000. ? Food crisis. ? His son involved in earth cutting as child labor.
Old age	1991	Tornado	? Much damage to houses and crops ? Lost 20 <i>mounds</i> paddy, 4 cows, poultry and Tk. 4,000 cash. ? Lost everything except the clothes on their backs. ? No food. ? Son started earth cutting, and labor selling. ? Ahmed received 180 kg of wheat, 20 kg wheat flour and a blanket. ? They consume this within 5-6 months.
Old age	1993	Family break down	? Conflict between wife and sister-in-law. ? Elder son left family ? Family income reduced ? 13 year-old son goes to work
Old age	1994	Tornado	? Less house damage ? Received 10 kg rice from UP. ? Received Tk. 1,000 taka credit.
Old age	2001	2nd daughter marriage and separation	? Mortgaged lands to pay dowry Tk. 15,000. ? His daughter's husband was drug addicted and frequently beat her. ? Her husband spent money on wine and nothing left to buy food. ? 2 nd daughter returns home. Increased family expenditure
Old age	2003	Wife death	? Sold 3 decimal lands for his wife's funeral and to observe other religious events. ? Ahmed did not work because of ill-health. ? Sometimes he borrowed from neighbors when his son could not earn.
Old age	2004	Access to Safety net program	? Received old age pension card and Tk. 3,800.

6. LIFE HISTORY OF ASLAM

Narrative

One winter morning the interviewers came upon Aslam Ali, aged about 70-72, warming himself in the roadside sun. They introduced themselves and he invited them inside his very small wooden hut, where they saw his old wooden *khat*, a 2 toned *katha* (quilt), an old pillow and a mosquito net. Then he began to recount his life story with much emotion. Aslam has no land, and his hut is on his son's land. Although his daughter-in-law cooks rice, *dal* and potato mash for her husband, she offers him no food.

As a child he lived in Sorisa Bari *upazila* in Mymensingh district on the banks of river Jamuna. When he was 6 or 7 years old his mother died unexpectedly and when his father re-married he had to drop out of school because his step-mother insisted he work, caring for cattle and crops. His step-mother was his mother's younger sister, and she had a daughter and a son at the time of their marriage. Her daughter came to live with them, but her son stayed with his father. Aslam feels his step-mother was insufficiently affectionate to him, and that she lied about him to his father. Aslam's father had 4 bighas of land on the banks of the river, and although the land did not produce many crops, the family survived by sharecropping, and on day wage labor.

Aslam's stepmother began to plan for her daughter's wedding, and since she didn't want to offer a dowry, and was worried about who would look after her daughter after she got married, she decided that Aslam should marry her daughter. Aslam had an uncle who thought this a good idea too, and at the age of 15 or 16, Aslam married his cousin.

But the discontent between Aslam and his step-mother (now also his mother-in-law) continued after the wedding. So Aslam left the household and began selling his labor on an annual basis, living on his wages.

Two years after his wedding, Aslam and his wife had a daughter. And after 6 years of married life, they had their first son, Abdur Rahim. Aslam moved from Mymensingh to Dinajpur. Meanwhile, the Jamuna river erosion caused Aslam's parents to lose their homestead, and they became homeless. In 1950-52 they heard that the government was offering shelter in a colony near Dinajpur, and so they began to journey there. Aslam, his father and step-mother, wife and two children all left their native village, Bindighata, and headed for Dinajpur.

But unfortunately they were not made welcome in the government colony where they sought shelter. They had already spent Tk. 100-150 trying to acquire land from Bindighata, but to no avail. Homeless, the family began to live on other people's land, and they survived on whatever Aslam and his father were able to earn. In 1953, a Union *Parishad* Chairman in Panchayat told them that their dreams of obtaining some land would go unfulfilled but said that there was some *khash* land available in Gopalpur, Thakurgaon.

So Aslam Ali and his family left for Gopalpur, with the Chairman's help, seeking land. But again they met with misfortune, since local Hindu people claimed this land for themselves. A wealthy local citizen, Nogen Bubu Joarder arranged for Aslam Ali to live on land owned by Lal Bihari. Aslam referred to Nogen Babu as Dharmo Baba (respected father). Aslam discovered that Lal Bihari had gone to India, but had left behind a great deal of land at Namapara, and Aslam and his family began living there. Aslam's step-mother gave birth to a son and a daughter there. It was a strange place, either jungle or open sandy roads, and many people were afraid to go there. There were tigers who would growl in the night, and Aslam and his family had to make noise by banging on tins, and rattling the house's fence to drive the tigers away.

Aslam Ali lived there, but without any legal right to possess the land. After 5 years, Nogen Babu asked for Tk. 5,000, saying that if Aslam could pay this sum, he would legally transfer ownership of the land to him. They protested, saying they couldn't afford so much, and that Nogen Babu had brought them to the land promising to give it to them. Because he could not afford to pay, the land was forcibly reclaimed. The remaining land, amounting to 3 acres and 20 decimals, was cultivated by three families. Aslam went to court to try to claim legal ownership of this land, but he failed since Nogen Babu had earlier transferred its registration to 11 other people. Later on, Aslam Ali, his father and the other families did succeed in legally claiming this land, however.

The land was very sandy and so crop yield was low and Aslam often worried how he would provide for his family. Then they heard that some people from Mymensingh had come to Saldanga in Boda *Upazila*, and began cultivating land on which to live. One of these people was an acquaintance of Aslam, and he told Aslam how fertile land was available for sharecropping. So, hoping he could improve the family's fortunes, Aslam moved to Saldanga near the India-Bangladesh boarder in 1973/1974 with his wife, daughter and son and began sharecropping on some land owned by Ayen Uddin, who had come to Bangladesh (Pakistan, as it then was) via India by swapping land.

Ayen Uddin had no relatives in that area at the time. In the village there was a landlord named Bhaben Babu who kept a large number of cows and goats, which would often graze on lands where crops were growing, damaging the crops. Nobody protested except Aslam, so he began to quarrel with Bhaben Babu's men.

Aslam lived in Saldanga but would often travel to Namapara to see his parents. Nogen Babu's men, realizing his travel habits, devised a way to trap Aslam. They killed one of Nogen Babu's cows and buried it in the jungle. Then they started a rumor that Aslam stole the cow and sold it elsewhere. So when Aslam returned to Saldanga he was arrested. He protested his innocence, but they didn't listen, and began beating him in front of a large number of people, his hands tied. At one point he lost consciousness, and when he came to, they started beating him again. They tied his hands and legs, layed him face down on the ground and beat him with a stick. They put a bamboo stick between his tied fingers and applied pressure until his fingers broke. They kept him tied to a tree. At one point during the beating, Ayen Uddin, Aslam's landlord, said that he was an honest man and not capable of such unethical behavior, but nobody listened to him, since he had

no power and no men. They kept beating Aslam, and he remained tied to a tree. They told him that until he returned the cow or paid for it they would not release him.

Aslam's step-sister's husband heard the news, and came to see Nogen Babu with Tk. 300, and Aslam was released. Within 2 weeks they left Saldang for Namapra, but Aslam became sick, and his condition persisted for about 2 months. Congealed blood had gathered where he had been injured and had turned black in color. He went to see some local *kabiraj* (quacks) who cut out the skin to remove the coagulated blood but he had no money with which to pay for treatment at a hospital.

Recounting this part of the story, Asalm started weeping, saying "I lost everything in my life". But his father offered to help him, seeing that Aslam was too weak to go to work. He sold some of his land to pay for treatment. A few days later, Aslam's father died.

Aslam Ali was unable to work, and confined to his bed. His sons got married on their own, and do not care for their father. His second son will occasionally give him 1-2 days' food, but he is unable to do much because of the poverty in his family. Aslam has only 1 daughter. She was married nearby in Gorea bazar, but as his son-in-law is also poor he cannot help Aslam either, and he does not allow his wife to visit her father. Aslam's step-mother died in 1993 and his wife died in 1998.

After the deaths of his parents, Aslam gradually sold off his own share of the family's land. After the death of his own wife, he began to worry more about surviving, and called his son and son-in-law, and offered to transfer his house legally to them in exchange for food and health care. His son-in-law declined the land but offered to do what he could. In fact, he provides little assistance. Aslam Ali's eldest and youngest sons sought to persuade him to legally transfer the ownership of the land to them, worried that he might sell it to others, and so he did. As he could not give any share of land to his second son, he gave him 200 tk secretly and told him that because he was unable to give him any land, he was giving him some money instead. Aslam feels very helpless, and asks the villagers what he should do for a living. They advised him to beg. He can manage to beg between 1 and 2 1/2 kg of rice per day. He feels that life is going relatively well.

There are no family members who will care for him, so he himself cooks whatever he can beg. His oldest son lives next door, and sometimes his family will cook for him –if he provides rice, pulse, and firewood. He was asked why he does not eat with them, to which he replied that sometimes, when he is too ill to beg, they allege that he is actually just too lazy to beg.

Aslam says that whenever he is able to beg, he eats, but when he cannot beg he starves. He complains that because of his ill health he cannot go far. Three years ago he managed to acquire an old age allowance card from a Hindu UP member, without having to pay a bribe. Using the card, he was granted funds by the Goreya Bank, Tk. 900 the first year, Tk. 1,100 the year after that, and in the preceding three months, Tk. 515. Aslam was able to save Tk. 300 of this allowance money, and some money he got by begging, and he planned to do something with it, but one while he was begging his money was stolen from him.

He has purchased a tin roof and also a goat which has been lent to a sharecropper. He anticipates having to sell these assets when he becomes too ill to work. The interviewer asked him about his daughter, and he replied that she is not allowed to come and see him.

He only begs from houses nearby, never traveling far away. Because of his age his health problems have become chronic, particularly fever and pains. He has been to the government hospital at Kartictola 4 or 5 times I search of a cure, but he things that his poverty means that he does not receive proper care, nobody will listen to him, and he does not receive proper medication. So he simply buys pills in the local market.

In the winter time his suffering worsens. He has to care for himself, which he finds difficult. He is worried that he might become ill, since there is no one to care for him if he does. He hopes that he will die while praying. He reminisces about the time when his wife was alive, saying, “while my wife was with me those days were my happy days; when she was lost to me, I lost everything.”

He was grateful to the interviewers for patiently listening to his life history, and he asked Allah to bless them for that.

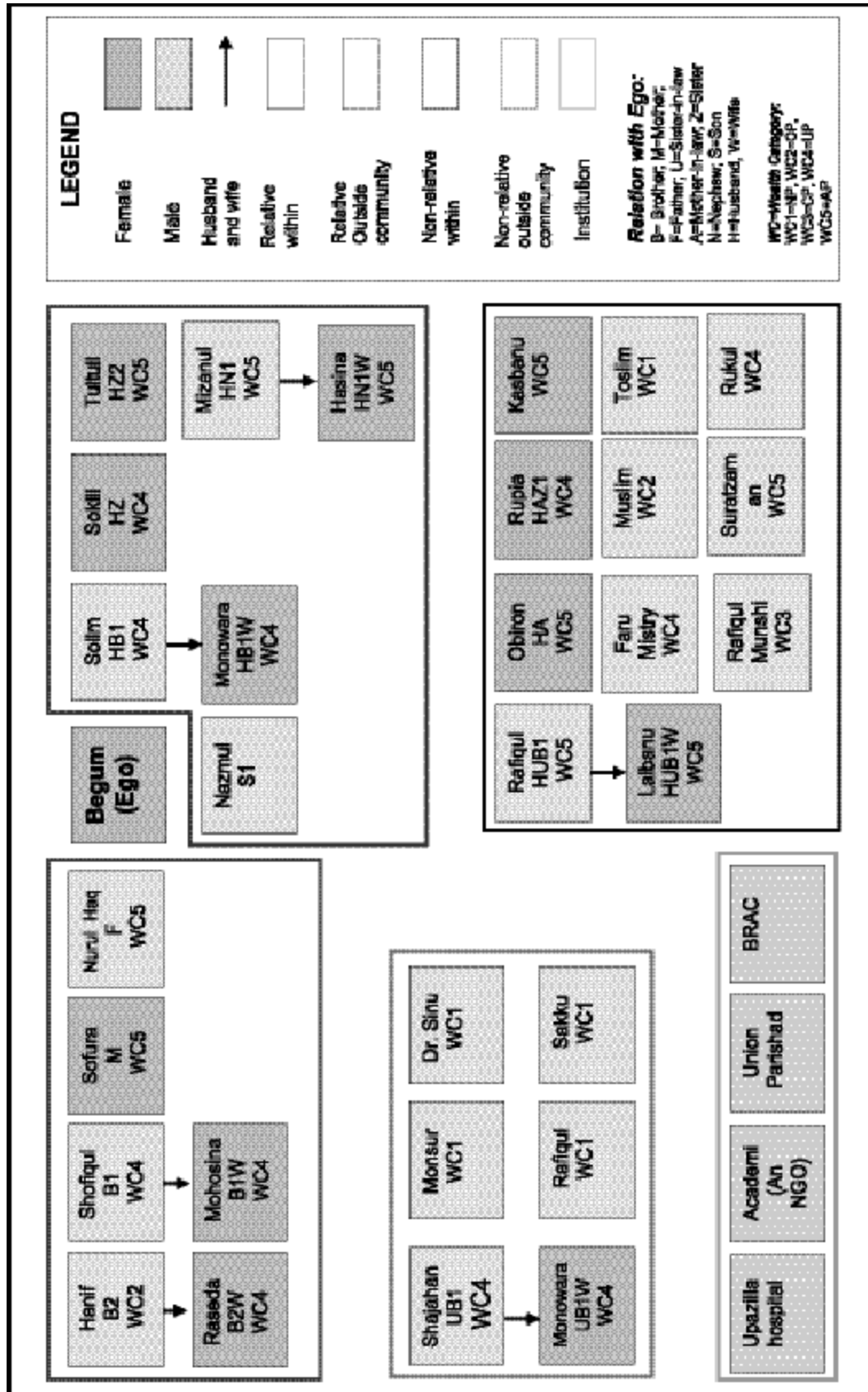
Life History Calendar of Aslam

Life stages	Timeline	Events	What happened in Aslam’s life
Childhood (6-7 years)	1935	Mother died	? Deprived by step-mother ? Stopped education ? Involvement in labor ? Started to work other’s house
Teenage	1945-50	Marriage	? Marriage to his 10 years old step-sister ? Separated from HH after 6 months of marriage and started working on a yearly contract basis. ? 1 st daughter born after one year of marriage
Youth	1951-52	River erosion. Migrated to Dinajpur	? Loosing homestead and cultivable land resulting in becoming landless ? Migrated to Dinajpur with his family for work. ? Deprived from allocation of government colony as he did not get the information. ? Food crisis ? He gave money (Tk. 100-150) to the Mattabor for getting allocation of land
Youth	1952-53	Migrated to new places and forced to leave	? Migrated to new places (Dinajpur to Gopalpur) where he got kash land. ? Captured 25 decimal land with the assistance of Panchyat. ? Aslam and his father sell labor to make a living.

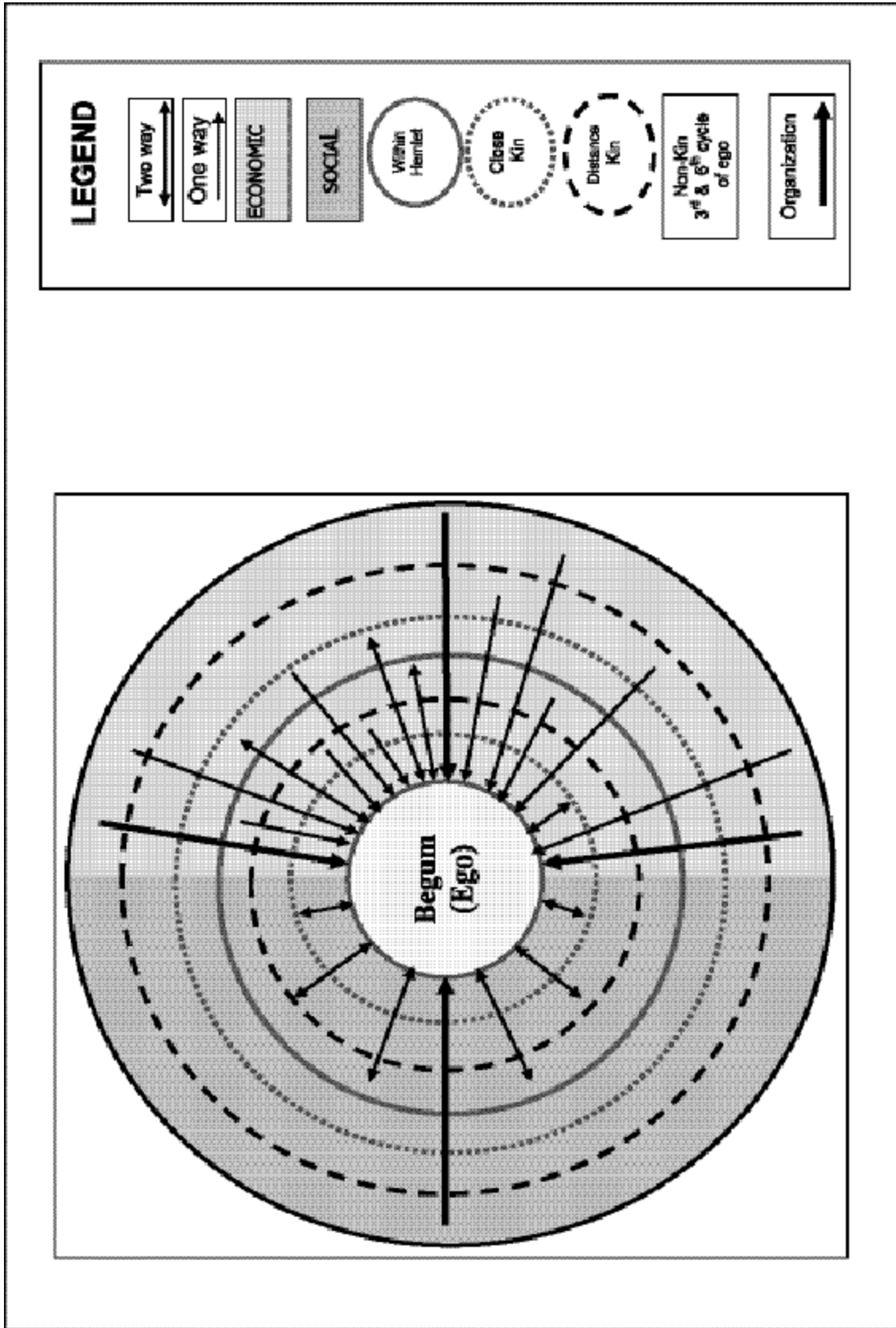
Life stages	Timeline	Events	What happened in Aslam's life
			<ul style="list-style-type: none"> ? Frequently fall into food crisis. Some times they did not take food. ? The area was Hindu majority and one Hindu family captured this land with the registration from government, thus Aslam forced to leave this land.
Youth	1954	Re-migration to Khora 1	<ul style="list-style-type: none"> ? Re-migrated to Khora 1 from Gopal to Gorea ? One influential person helped him to get 3 acre 6 decimal land as "Pattan". This person claimed Tk. 1,650 from Aslam to record the land. ? Influential person takes 2 acres of the 4 decimals of land as Aslam cannot give money. ? Increased crisis as land decreases, on the other hand HH member also increased. ? Aslam was unable to send children to school as they were in crisis.
Youth	1970	Migrated to new place (Saldanga)	<ul style="list-style-type: none"> ? Migrated to Saldanga (a Citmohal area) for cultivation with his family. ? One landlord named gave shelter and responsible him to look after the crops and land.
Middle age	1973-74	Physical torture and Illness	<ul style="list-style-type: none"> ? Some people kill a cow of the landlord and Aslam is trapped into taking the blame ? Aslam was tortured (his hand and leg were broken — his hand and leg were tied with a rope). ? Aslam's landlord (who gave him shelter) recommended that Aslam is a good man but the abusers did not take note of this. ? He was released with payment of Tk. 300.
Middle age	1974	Re-migration to Khora 1 from Saldanga	<ul style="list-style-type: none"> ? Aslam's father brought him to Khora 1 again ? Blood coagulated in different parts of the body from torturing and joint of the fingers broken, body swells. ? As he had no money, he had gone to Kobiraj for treatment. He was unable to work for up to 8 months and took bed rest. ? Again, he fell into food crisis.

Life stages	Timeline	Events	What happened in Aslam's life
Middle age	1980	Land selling	<ul style="list-style-type: none"> ? Aslam sells his own land for treatment and daily requirements as well. ? He arranged marriages for his daughter and two sons. ? Earning became limited and difficult to manage livelihood.
Old age	1991-04	Selling of homestead land	<ul style="list-style-type: none"> ? Sold his homestead to elder and younger sons. ? This amount spent for divorce of 2nd son's wife, food purchase and treatments. ? Aslam built house on his son's land. ? Sons did not help him.
Old age	1998	Wife died	<ul style="list-style-type: none"> ? Aslam became helpless ? He became more ill ? He was unable to work
Old age	2000	Begging	<ul style="list-style-type: none"> ? He started begging, consulting with community people. He was unable to work physically. ? He always begs near to his village, as he is ill and cannot walk further. ? His income more in Boro season than Amon.
Old age	2003	Received Old Age Pension and savings for future	<ul style="list-style-type: none"> ? Used this money for treatment and to meet daily requirements. ? He became demoralized when his accumulated Tk. 300 stolen. ? He purchased a few sheets of tin and kept it as a house roof. He plans to sell this tin when he can no longer beg. He also purchased a goat for same purpose.

Appendix 2 : Network Diagram of Begum



Appendix 3 : Network Analysis (Relationship) of Begum



Appendix 4 : Qualitative and Quantitative Comparisons of findings

Introduction

“The purpose of this research was... to undertake qualitative research on the dynamics of chronic and extreme poverty, social protection and safety nets in rural contexts in Bangladesh to add to the existing knowledge that CARE Bangladesh already has”. (CARE 2006, pp. 1)

This document is a note on where the findings from livelihoods datasets of CARE and the quoted study converge and where they don't. More importantly, it is an attempt to document how this study has built upon our understanding of the dynamics of poverty. It is very likely that not all findings will be in harmony. That is not important. It matters little whether starvation or near starvation situation lasts two months or three. What is important is that we understand why and how a starvation scenario arises in the first place. It is here that qualitative studies have the potential to complement quantitative datasets. Quantitative datasets are ideal for giving a snapshot (cross-sectional studies) or trends (panel and time series studies). They are suited for formulating hypotheses and testing them. What they can't do well is capture intra-community and intra-household dynamics. They are not suited for process reconstruction. Qualitative studies can complement quantitative datasets by capturing and reconstructing the process, revealing multiple layers of experiences of a concept, interaction between these experiences, and by shedding light on intra-community and intra-household dynamics.

Health

Text Box 1: Illness, Debt and Asset Loss. (Pp. 16)

This case study brings out sequential depression into poverty on account of ill health. It also highlights how other factors come together with ill health to worsen the situation of an impoverished household. While these findings are similar to the findings from the quantitative studies, they are enriched by detail in the report.

There is also the additional advantage of a longer time horizon. Quantitative studies normally allow for a limited recall period. They focus on the present or immediate past. The case study ends with the household selling the tin roof of their house out of sheer desperation and eventually selling the land they owned. The story unfolds over a long period of time. There is an important point to reflect over. The poor save assets till the end. It is sheer desperation that propels them to liquidate assets (for more see the work of Alex de Waal on famine in Sudan 1984). In the case of this household, all options seem to have been exhausted before the land was sold. We could use liquidation of assets, along with the reasons for doing that, as a correlate for extreme poverty. This will need to be tested. But it could be a quick and accurate tool for identifying and targeting extremely poor households.

“Ill health both contributes to and results from poverty. Although quantitative research in CARE suggested that the poorest groups (in that case ‘always poor’) reported similar numbers of

working days lost due to ill-health, the findings from this study suggest the need to re-think that analysis from a more nuanced perspective, since many of the people we interviewed reported that they continued to work with chronic and severe health problems”. (Pp. 17)

While the findings of the quantitative datasets suggest that ill health contributes to and is a result of poverty, we feel that they have been misunderstood if they have conveyed the impression that ill health touches poor and non-poor alike. The findings are averages and as such prone to weakness of generalization. However, the reports based on datasets do suggest that the poor are forced to overlook ill health as long as they can for lack of resources.

“Our data show a positive but very weak correlation between the number of days of sickness and the number of man days lost (0.3 at 95% significance level). The implication of this finding is that individuals return to work before they fully recover. This is expected, as there is little in the form of a buffer to allow them to stay away from work for long. But this coping strategy leads to gradual atrophy, reduced productivity, recurring illness, and repeated medical expenditure. In the long run, it alters the dependency ratio unfavorably, forces young people to drop out of school, and adversely affects the household earnings. It is also possible that the poor underestimate the incidence and the severity of illness. This could well be the extension of the coping strategy mentioned above, viz. ignoring an illness”. (SELS 2005, pp. 83)

Food Security

“One of the distinguishing characteristics of ill-health among the respondents in the study was that many of the problems of ill-health could be attributed to a lack of sufficient food (of the right amount and type). This may be one of the reliable distinguishing characteristics of the poorest groups (perhaps excluding some urban areas). While this may be influenced by people’s awareness (eating the right food), and gender bias (inequitable distribution for girls and women, especially pregnant women), the main problem with all the groups seems to be a lack of food (and income to purchase food)”. (Pp. 19)

The findings from the quantitative datasets are in concurrence with the above.

“Food security is one of the key livelihood outcomes identified by the HLS model as an indicator that reflects the condition of absolute poverty”. (Frankenburger 1996 quoted in NWLS 2005 pp. 107)

Whilst all poverty categories experience food insecurity...the extreme poor are the only category in which the mean number of months for which the number of meals per day is reduced exceeds the mean number of months for which the quantity of food per meal is reduced”. (NWLS pp. 111) *But this brings us back to what we feel is one of the fundamental (even if unstated) purposes of this study, a definition of poverty and the extreme poor. The report states that lack of food is an important manifestation of poverty. It also says that people don’t have enough food because they don’t have enough money to buy food. Are we not saying the same thing then; that poverty is a condition of lack of money? Other things are outcomes of poverty and exacerbate it.*

Risk and vulnerability

“Nevertheless, in understanding vulnerability it is necessary to understand the ways in which risk might differently affect social groups, and how the poorest groups may be at increased risk to some phenomenon”. (Pp. 21)

While it is true that a majority of quantitative reports have primarily employed assets framework (within the broader HLS framework) to analyze poverty and livelihoods (NWLS 2005 pp. 12, SELS 2005 pp. 97), this was an outcome of “livelihoods security perspective on development as practiced through program interventions”. (SELS 2005 pp. 97) A new report on urban poverty, derived from one of the quantitative datasets of CARE makes the point that “assets framework of poverty analysis and vulnerability framework of poverty analysis are not necessarily in conflict. Indeed they complement each other. Vulnerability is closely linked to asset ownership. The more assets people have, the less vulnerable they are; the fewer the assets held by households, the greater their insecurity”. (Urban Poverty 2006 pp. 2)

“Some commentators have asked whether ‘extreme poverty’ is just like being “poor, but more so” (see literature review). That view would suggest that the experience of poverty and vulnerabilities faced would be broadly similar to those experienced by other groups affected by poverty. In this report we take a different stance in arguing that for the poorest groups in Bangladesh (i.e. the ‘extreme poor’), the experience of poverty entails characteristics that are somewhat unlike those of other groups of less poor people”. (Pp. 21)

Our datasets have not explored “experiences of poverty”. We have already made the point that quantitative techniques of data collection are poorly suited to capture processes, experiences, perceptions, etc¹⁸. However, we feel that the writers need to reconsider their position on ‘unique experiences of poverty and vulnerability’ among the extremely poor. There are two problems with this stand as we see it. There is a sudden shift from considering extremely poor as an amorphous category to talking of them in terms of income (?). Second, what characteristics does their unique experience entail? If one were to examine poor and non-poor as two distinct categories, the vulnerabilities and experiences could be different. However, if shades of poverty are examined and compared, it is more than likely that vulnerabilities and experiences would be the same in typology but different in the rate of incidence and intensity. For less poor acute food shortage may last three months. For the less poor it may last two. What is different here is intensity of experience and not the experience per se. Text Box 4 (pp. 25) brings out this point further. It talks about a dam that was constructed near a village to protect it from flooding but has been of little help. Annual floods displace people. We would assume that the rich and the poor are suffering alike here. The rich may recover faster as they have a buffer. The poor may take longer or may never recover. But the point here is the vulnerability imposed by faulty planning of the state in whose eyes even the better off are disenfranchised citizens. Their exposure to vulnerability is the same even though the outcome could be different. The outcome is different because the better off

¹⁸ Reports generated on the basis of datasets such as NWLS 2005 (pp. 16-27) and SELS 2005 (pp. 57-67) suggest that incidence and intensity of crises could differ but most relevant crises are indiscriminate in afflicting the different gradations of poverty.

may have more resources to escape the vulnerability or reduce the intensity of adverse outcomes. Text Box 5 (pp. 25-26), which describes a cyclone and its consequences for an extremely poor household is a very interesting account.

“In 1991 cyclone xxx lost her house, 5 Cows, 7 goats and poultry... since then her son has worked as a labourer”.

Even though the qualitative study does not touch upon this aspect, the reports based on quantitative datasets clearly shows that any livelihoods diversification has been only half diversification as the sources of risk to diversified activities remains the same. Diversification is less an issue of increasing the number of activities and more an issue of spreading risk by diversifying the sources of risk.

Indebtedness

“From the life histories we found that debt (from informal and NGO lenders) was a pervasive aspect of people’s lives. We found that none of the people in the life histories borrowed NGO money for ‘income generation’ activities. Instead they borrowed to cope with immediate crisis such as health problems, lack of income and food (for example seasonal unemployment) and for dowry”. (Pp. 23)

The reports generated from quantitative datasets recognize that loans are taken out from formal and informal sources for consumption purposes. There is less unanimity on the extent or share of productive loans. The study on debt in Northwest Bangladesh (CARE 2005) while reporting that 60 per cent of loans were taken out for consumptive purposes (pp. 2) also reports growing indebtedness of sample households (pp. 15). Other things being the same, productive investment should pull households out of indebtedness. The study notes that the trend is to the contrary. Indeed, according to the SELS report *“the most common coping strategies are cash loans from relatives and neighbours, cash loan from NGOs, cash loan from mohajans, and adjustments to meals”.* (SELS 2005 pp. 61) The findings from the qualitative study and quantitative studies show that micro credit has achieved less success in moving people out of poverty than is commonly believed. It has certainly not moved people out of the low level equilibrium that they are trapped in.

Physical security, early marriage and dowry

“Pressures for early marriage and dowry are linked to poverty and vulnerability. Households without sufficient resources find it difficult to protect their girls from sexual assault, and cases of pregnancy before marriage are a real risk... along with health shocks, dowry was one of the most significant causes of extreme poverty among the people we interviewed”. (Pp. 23)

Physical insecurity and fear of sexual assault are a very interesting spin on dowry. The quantitative studies have not explored this theme or link between dowry, early marriage and physical insecurity in any detail. However, quantitative studies have explored the trends in the

prevalence of dowry and its impact on households. *“Of the 438 respondents, 72 respondents reported having married one or more daughters in the last three years. 91.7% (66 respondents) reported paying dowry”*. (SELS 2005 pp. 90) The incidence of dowry and the average dowry paid has also reported a sharp climb. NWLS report notes that *“Analysis of the variation of frequency and mean amount of dowry paid by age of respondent reveals these patterns of change... very few women over 51 (mainly married in the 1960’s) and only one-fifth of women between 41 and 50 (mainly married in the 1970’s) reported dowry payments from their parents to their husbands, and the mean payments recorded were less than BDT 500...mean payment rose further to almost BDT 8,000 for women aged between 21 and 30 (mainly married in the 1990’s), and dowry for this cohort had become very much the norm, with over 80% of women reporting the practice”*. (NWLS 2005 pp. 134)

The quantitative studies also show a clear increasing trend in the age at marriage. In the Southeast the age at marriage has gone up by almost two years (from 15 to 17 years) over a generation. The incidence of dowry has also gone up manifold. We would think that if dowry were a mode of securing safety of girls, the average age at marriage should have reported a decline. It is not our contention here that what is reported in the qualitative study is implausible. Our suggestion is that the link between physical insecurity, early marriage, and dowry may not be simple and straightforward.

Elite domination

TEXT BOX 7: ELITE CAPTURE OF RESOURCES (pp. 25) documents the story of a water body that was accessible to poor, minority community fishermen. However, the water body was taken over by elites who forbade them from accessing the water body.

There is anecdotal evidence of this phenomenon. There are also CARE reports, including “Entry points to Empowerment” that highlight the issue of elite capture of resources. The quantitative datasets have not explored this issue because of the limitations of quantitative techniques, except through proxies. The datasets have such variables as membership of *salish*, market committee, which are invariably dominated by the better off. This would suggest that elites are well-entrenched and most likely involved in resource capture. Capture of common property resources, such as village grazing grounds, plantations and forests, and water bodies, is especially important here.

Trigger for escaping poverty

“Nevertheless, it might be useful in future research to see how people manage to diversify their occupations and to escape from poverty”. (Pp. 27)

The qualitative report suggests that skilled workers are less likely to be poor than unskilled workers (mostly landless agricultural labourers). It also suggests that inability to diversify occupational portfolio contributes to the poverty of households (pp. 30). The number of different occupations assumes importance because of the issue of seasonality in employment market in

rural Bangladesh. Diversity by itself is neither good nor bad. The quantitative studies have hinted that there is a certain critical threshold of asset accumulation that leads to build up and eventual escape from poverty. That is the single most important driver of escape. How and why this build up takes place in some households as against others (if it does at all) is rather stochastic. Our feeling now is that instead of looking at individual households we should for once look at communities. Is it possible that communities move into and out of poverty?

Bribe and Access to services

“We found that access to many services is ‘bribe based’ and managed through middlemen. There are some significant implications of this for the poorest groups ...one implication is that in some cases people are either unable or unwilling to access certain services knowing of the financial costs involved”. (Pp. 29)

Reports based on quantitative datasets have reported access to services to be rather low. The level of satisfaction with what was accessed was found to be low as well. However, these reports did not explore reasons for findings. The qualitative study adds to our understanding of how these services are accessed and, therefore why they are not accessed.

Organic safety nets

“The safety nets provided by family and friends (organic safety nets) have been found to be effective in a number of cases...[but] we were not able to look into this in-depth, and further research would be necessary to find out the efficacy of such safety nets and the strengths and limitations of provision”. (Pp. 33)

While none of the quantitative reports has explored the theme of organic safety nets explicitly, their importance is reflected in topics such as ‘crises and coping strategies’, sources of credit, etc. Our findings show that organic safety nets are of immense importance. This is reflected in such acts as borrowing from friends. Loans are the single most important coping strategy in rural Bangladesh. Friends and relatives are the single most important source of loans. (SELS 2005) In a country like Bangladesh where public safety nets have limited reach for paucity of resources, corruption and nepotism, organic safety nets become even more important.

Education

“The previous CARE quantitative research suggested that there are significant problems in education for the poorest groups and highlighted higher rates of drop out in primary school for boys in the ‘always poor’ (i.e. chronically poor) category. Our research supports those findings, but also highlights problems in girls’ education. Boys are more likely to be asked to work and so either leave school or take time out of school (e.g. during peak agricultural periods) as a result. The work of boys is often necessary when the family does not have enough income earners (i.e. resulting from ill-health or family size), or where there are strong opportunities for cash income

(such as in the Southeast research sites). This may have long-term implications for the well being and gender relations in the communities. Simply focusing on girls' education while neglecting boys is 'women/girls strategy' not a gender strategy". (Pp. 35)

We would agree with the broad findings of qualitative study. Indeed, the findings have touch of familiarity to them. All quantitative reports have highlighted poor educational outcomes as a cause and effect of poverty. I am less certain about the issue of bias against boys. If we look at what happens post-primary schooling we find that the drop out rate climbs up for females and comes down for males. The distortion is not because of women/girl-centered priorities but optimization by the poor in the face of certain government policies (stipend for girl child).

The report explores some themes that were not examined in the quantitative studies. Corruption and bribe based access to services along with the consequences of such barriers for the extreme poor is one such theme. Physical and sexual vulnerability is another example of new themes that this report explores. While there was anecdotal evidence of the importance of these issues, it is helpful to have these documented. There is broad convergence in the findings on credit, crises (especially health), education and, occupational structure.