

Consultation with the Poor

Participatory Poverty Assessment in Bangladesh

June, 1999

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The findings, interpretations, and conclusions expressed here are those of the authors and do not necessarily represent the views of the World Bank, its Board of Executive Directors, or the governments they represent.

Preface

This study is part of a global research effort entitled *Consultations with the Poor*, designed to inform the *World Development Report 2000/1 on Poverty and Development*. The research involved poor people in twenty-three countries around the world. The effort also included two comprehensive reviews of Participatory Poverty Assessments completed in recent years by the World Bank and other agencies. Deepa Narayan, Principal Social Development Specialist in the World Bank's Poverty Group, initiated and led the research effort.

The global *Consultations with the Poor* is unique in two respects. It is the first large scale comparative research effort using participatory methods to focus on the voices of the poor. It is also the first time that the World Development Report is drawing on participatory research in a systematic fashion. Much has been learned in this process about how to conduct Participatory Poverty Assessments on a major scale across countries so that they have policy relevance. Findings from the country studies are already being used at the national level, and the methodology developed by the study team is already being adopted by many others.

We want to congratulate the network of 23 country research teams who mobilized at such short notice and completed the studies within six months. We also want to thank Deepa Narayan and her team: Patti Petesch, Consultant, provided overall coordination; Meera Kaul Shah, Consultant, provided methodological guidance; Ulrike Erhardt, provided administrative assistance; and the Institute of Development Studies, University of Sussex provided advisory support. More than a hundred colleagues within the World Bank also contributed greatly by identifying and supporting the local research teams.

The study would not have been possible without the generous financial support of the U.K. Department for International Development (DFID), numerous departments within the World Bank, the Swedish International Development Agency, John D. & Catherine T. MacArthur Foundation and several NGOs.

The completion of these studies in a way is just the beginning. We must now ensure that the findings lead to follow-up action to make a difference in the lives of the poor.

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List of Abbreviations, Acronyms and Glossary of Bangla Words

<i>Bangla months</i>	The Bangla months are Baishak (April–May), Jaishthya (May–June), Ashar (June–July), Srabon (July– August), Vadro (August–September), Aushin (September–October), Kartik (October–November), Agrahayon (November–December), Poush (December–January), Magh (January–February), Falgoon (February–March), and Chaitra (March–April)
<i>EPZ</i>	Export Processing Zone
<i>GDP</i>	Gross Domestic Product
<i>GOB</i>	Government of Bangladesh
<i>HYV</i>	High Yield Variety
<i>Khash property</i>	Untitled but government controlled property
<i>Madrasha</i>	Religious school
<i>Matbar</i>	Informal head of village, typically well-off and elderly men
<i>MBBS Doctor</i>	Graduate doctor
<i>NGO</i>	Non Government Organisations
<i>NGOWG</i>	NGO Working Group on the World Bank
<i>Pani Para</i>	A glass of holy water prepared by imam.
<i>Purdha</i>	A wear for women to seclude them from public eyes
<i>PPA</i>	Participatory Poverty Assessment
<i>PRA</i>	Participatory Rural Appraisal
<i>Salish</i>	Informal Village Court
<i>Thana</i>	Administrative unit between district and village level
<i>UP</i>	Union <i>Parishad</i> , lowest administrative unit
<i>WDR</i>	World Development Report
<i>WFP</i>	World Food Programme

Acknowledgement

A number of people contributed actively at different stages of this study. Our first appreciation goes to the men and women of the study locations. They spared their valuable work time to participate in tedious and long participatory exercises.

We equally acknowledge the NGO Working group leaders who pushed this study forward. In particular, we are indebted to Dr. Qazi Faruque Ahmed, President of Proshika, Feisal Hussain, Country Director of Action Aid Bangladesh and Noel Molony, Country Director of Concern Bangladesh. Valuable assistance from Khusi Kabir of Nijera Kori, Aroma Goon of PRIP Trust and Rokeya Kabir of BNPS is also acknowledged.

We also take the opportunity to thank field managers of those three organizations, who are based in our study locations and who extended their wholehearted cooperation to carry out the fieldwork for the study.

Nava Raj Gyawali of Action Aid, Kajol Chatterjee of FORAM, Tarek Chowdhury, Asgar Ali Sabri and Abu Naser of Proshika assisted with different capacity during the training for field researchers and the synthesis. We sincerely acknowledge their contribution.

A number of NGO leaders, government officials and researchers including Robert Chambers from IDS, Sussex took trouble to attend design and dissemination workshops and made valuable comments to guide the synthesis. We are indebted to them.

Executive Summary

The Participatory Poverty Assessment (PPA) is a synthesis of participatory studies in 10 locations in Bangladesh carried out by the NGO Working Group on the World Bank (NGOWG). As part of its long-term participatory poverty monitoring in Bangladesh the NGOWG undertook the PPA with an immediate objective of contributing to the forthcoming World Development Report 2000/1. Three member NGOs of the NGOWG - Proshika, Action Aid Bangladesh and Concern Bangladesh mobilised the resources for the study.

The major theme that framed the study design were analysis of well-being, problem and priorities of the poor, institutions and gender relations. Several tools of Participatory Rural Appraisal (PRA) were used for the field level analysis.

Well-being Analysis

The most common perception of well-being of a household is to have employment opportunity throughout the year. Alternatively, the household with the state of well-being should own cultivable land with cattle and draught power. Savings and invest-worthy capital though mentioned as distinct features, were expected to flow from the above two endowments of the households. To maintain a good quality of life, a household or an individual also should own good house and accommodate healthy and disease and anxiety-free family members. Good clothing, satisfactory food consumption and ability to send children to schools also figured in the definition of well-being.

Several categories of well-being were identified by the groups of men and women. They are: the rich, the middle, the social poor, the helpless poor and the bottom poor.

- The Rich are large landowners in the rural areas and house-owners in the urban slums. More distinctly, the rich are surplus producing farmers and are able to employ wage labourers. In the urban slums they make money from renting out house.
- The middle are above the poor. They live on farming on moderate amount of land having own cattle and draught power and agricultural implement. They are occasional sharecroppers. Despite their better access to credit, they do not borrow money for consumption. Women of this category do not take up job outside home.
- The social poor are characterised by food deficit and ability to somehow manage two regular meals during slack seasons. Their land can meet at best two months' need. They diversify their livelihood and commonly combine sharecropping with wage labour. They are trustworthy in the community and can borrow from neighbours as well as from other financial institutions. They are allowed to express opinion on community affairs but not to take on leadership.
- The helpless poor are mainly landless; many of them do not own homesteads. Wage labour is their main source of livelihood. They are identifiable from poor clothes and wretched faces. They live without health care and education, cost of both is beyond their ability. They do not have ability to entertain guests.

- The bottom poor own neither arable land nor homestead. More distinctly, this type of household is women-headed or headed by elderly men having no income-earning members. They do not have access to institutional or non-institutional loans. They are screened out from NGO membership which rule out their last possibility to receive assistance as poor. They have low interaction with other social groups.

Based on perception of men and women, around three-quarter of the households in rural and urban locations are to poor categories (social, helpless and bottom).

During the last decade, both the rich and middle underwent deterioration in natural calamity-prone locations. NGO interventions have had a positive impact on the well-being of the social and helpless poor. Had there been no flood in 1998, the proportion of the helpless poor would have decreased.

There has been general increase in the proportion of the bottom poor.

The spectrum of the causes of poverty included natural calamity, low income and indebtedness, demographic pressure, illness and disability. Many poor perceived that they had been poor by birth.

Problem Analysis

Job scarcity was mentioned as a major problem both by men and women. Except in two locations, natural calamity also figured in as a major problem. The problem lists prioritised: supply of drinking water, hygienic latrine, health care facilities and children's education. They were followed by road and communication, population growth, dowry, insecurity, electric supply and declining of productivity of agricultural land.

During the last decade the problem of drinking water, health (though not sanitation) and road and communication demonstrated a noticeable decrease. The natural calamity was on increase. The intensity of job scarcity has not decreased apart from locations serviced by garments industry. Increased awareness of the importance of education has increased the problem of education facilities.

Despite many government and NGO efforts to raise awareness against dowry, the intensity of dowry problem has increased over the past decade.

Institutional Analysis

Institutional analysis reveals that localised informal institutions influence the lives and livelihoods of the communities. One-third of the local institutions referred some individuals who practice some socially necessary activities.

NGOs were the most frequent in the list of institutions. Their importance was underscored by their development and relief assistance. Local government representatives on the other hand were less trustworthy and effective. So were the other local government functionaries such as thana health complexes and district hospitals. Police station, forest department, and commercial banks.

Moneylenders were reported to have greater influence in the lives of both rural and urban communities. But the influence is generally negative due to exorbitant lending rates and manipulative actions.

Religious institutions as common as NGOs and moneylenders generally play no role in improving livelihoods. Garments industries play important role particularly in the livelihood of women in the urban slum.

Gender Relations Analysis

Women's household responsibility demonstrated a notable change during the last decade. But the income-earning activities of poor women has increased their workload but also increased their participation in household decision making.

But while poor women's physical and economic mobility have increased due to NGO intervention, traditional values and practices still limit their free movement. Likewise, they now sit on the local government membership but male member in the Union Parisad (UP) or their husbands curtails their roles.

In general, the domestic violence has decreased over the years. But the village institutions (*salish*) or the government institutions (*thana* court) still does not help women to assert their rights against injustice. On the other hand dowry in combination with poverty triggers off violence against women in various forms.

1. Bangladesh: Country Profile

The poverty and development scenario in Bangladesh is caught in a debate. Measured by calorie intake or basic needs approaches, one view contends that rural poverty underwent only modest improvement by the mid-1990s (Rahman 1993: 5) while others argue that such a modest improvement was not able to minimise the rise of absolute number of poor in the same period (Sen 1998: 5-7). Persistent poverty of Bangladesh is often attributed to its limited resources for the huge population. But the contention of resource constraints has been counterpoised by the argument that it is not the lack of resources but the lack of governance of resources that is responsible for the persistence of poverty (Sobhan 1998)

Since independence in 1971, Bangladesh has been identified by the world community either by its poverty or by its vulnerability to natural calamity (floods and cyclones). As the population has grown very fast, from 75 million at independence to 124 million in 1998, high population density also has appeared as a characteristic of Bangladesh. Politics and governance, though not characteristically different from most of the poor countries, added to the disparaging identity of the country. Despite the long tradition of struggle for democracy, the populace of the country was politically oppressed at least until 1990.

A new but distinct feature has reversed much of the negative attitudes to the development of Bangladesh. It is the development endeavours and replicable innovations for alleviating poverty by non-governmental organisations (NGOs). Struggle for democracy on the other hand also has led towards a political transition since 1990. However, long absence of norms of political tolerance tends to threaten governance and in turn impair development and poverty alleviation efforts.

1.1. The Resources and The Economy

In spite of significant decrease, Bangladesh is still heavily aid dependent currently receiving at around \$1.5 billion per annum (\$12 per head). Apart from natural gas, Bangladesh does not have any productive natural (mineral) resource. Its industrial base is extremely narrow sharing only 13% of the GDP and 6% of employment. Despite recent augmentation in the volume of export, the export base is similarly narrow. Readymade garments and shrimps - the major export items - boomed only in the end of the last decade after the opening up of the economy and the newly found access to the global market. On the other hand, jute as the main export crop is increasingly losing its importance. That is partly due to replacement of jute fiber with synthetic fiber at the global market and replacement of jute cultivation with rice cultivation. Tea and leather - two other traditional export crops have steady but only a small contribution to the foreign exchange earning.

Agriculture still remains the mainstay for the growth of the economy. Although its share of the GDP has fallen over years - from 47% in 1987 to 37% in 1998, it provides the most income and employment to the 80 percent of the population. Average per capita land is very small (0.25 acres) and the size is falling every decade with no scope for expanding cultivable frontier. Nonetheless the inequality in landholding is striking: only 10 per cent of the rural households own about 50 percent of the cultivable land with half of the rural population being landless.

The process of landlessness is influenced by a range of a social and ecological factors. Recent studies show that there has been a tight link between landlessness and poverty plus migration from villages to towns. The HYV rice cultivation promised to remedy part of the malign effect of skewed land distribution. But the increased production by the HYV cultivation neither could address the effect nor could enable the country to achieve its main target of food self-sufficiency. Apart from sufficient rice production in 1991 and 1992, Bangladesh remained as an importer of rice and will remain so up to the year 2010 (Abdullah et al. 1995: 135). Meanwhile, the HYV rice cultivation has established a mono-crop regime of rice and replaced other food crops with a serious implication for food security and nutritional imbalance especially of the poor households. The irrigation practice and chemical input used for HYV cultivation also have depleted capture fisheries with similar implications. Additionally, the changed cropping pattern has had an impact on the employment and food intake situations in the rural Bangladesh.

The increasing size of the population and its effect on access to and use of resource distribution can no longer be underestimated. In 147,570 sq km of land the population density of over 800 per kilometre obviously put a pressure on resource use, no matter how efficiently is it used. Although the annual population growth rate has fallen to 1.8 per cent, it is not much below the growth of agriculture. As a result, the agriculture is increasingly losing its elasticity to absorb the growing labour force, so does the other sectors of the economy.

The situation is worsened by recurring calamity - floods and cyclones. In one decade between 1988 and 1998, Bangladesh experienced two devastating floods with 80% of land being submerged. Many more natural calamities including continuous shift of river have been placing a constant threat to the communities in different regions. Only the 1998 flood affected 30 million people, resulting in over 1,100 deaths and damaging an estimated 15,000 kilometres of roads, 14,000 schools and about 500,000 homes. The post-flood rehabilitation of the government was efficient. But the cost of rehabilitation as well as damaged assets and opportunities significantly impede the pace of development. The impediment was explained in a recent report by an estimate of the rate of economic growth: the flood 1998 drove down the rate to 3-4 per cent, or about two percentage points off the normal (World Bank 1999: 1-3).

1.2. Development Efforts of NGOs

Since the last decade NGOs in Bangladesh have emerged as efficient partners in development. The efficiency was shown in disaster management, self-employment creation, human development and rebuilding social and institutional cohesion. Significant contribution of NGOs noted in education and health sectors but also in environmental protection. The most notable intervention of NGOs is in the area of income and employment generation. With micro-credit the NGOs have enabled thousands of women and men to realise their entrepreneurial skills and endeavour to get out of poverty. Besides collaboration with government agencies, many NGOs are now engaged in policy advocacy with the government and donors to redress policies that negatively affect the poor.

1.3. Human Development

While the improvement of poverty situation is debated, it is widely admitted that regardless of improvement inequality is increasing. Per capita income *** or GDP per capita Between

1991/92 and 1995/96, the Gini-index of inequality for the very poor increased from 27.2 to 31.0. Furthermore there has been a clear gender discrimination against women that reduces women participation in socio-economic activities and increases violence against women.

There has been some gains in human development indicators though the level of outcome is not so encouraging. Life expectancy has increased from 56.4 in 1995 to 58 in 1999. Child immunisation rate has increased from 10% to 70% during the 1990s but the infant mortality rate, of 78 per 1000 live births, has not improved much over years. The overall literacy has slightly improved compared to that of the previous decade but it is still only 43 per cent (26% for women). Furthermore, the expansion has not been accompanied by much-needed improvement of quality of education. It is argued that these states of human development indicators are below the level of indicators for Bihar, India's one of the poorest states (Sen 1998: 11-12).

An assessment of public resource allocation in social sector reveals that the allocation has increased in proportion and absolute terms over years from a level of 30% in the early 1980s to 50% by 1995. But the quality of resource utilisation and hence delivery of services has not improved. The worst utilisation or, problem of governance so to say, was recorded in the primary health care followed by primary education and infrastructure (Sen 1998: 9-14).

1.4. Policy Environment

Since 1990, Bangladesh has reformed its fiscal and financial policies in several phases in order to reinvigorate internal resource mobilisation and investments. It also has liberalised import through reduction of tariffs and quantitative restrictions. Simultaneously, as part of the condition of the structural adjustment programme, it has cut public sector expenditure and eliminated subsidies from almost all sectors of the economy.

The fiscal and financial reforms and trade liberalisation have expanded export base, particularly the export of readymade garments and shrimp. But, contrary to the expectation, investment has not increased significantly. On the other hand, the reforms in the social sectors have had mixed or negative impacts.

It is to be noted that the agendas of reforms are often in conflict with political institutions and interests. This partly due to the fact that reforms are mostly donor driven and partly due to vested political interests. The muddle over the reforms of local governments and social sector institutions - two major reform agenda for implementing poverty alleviation programmes - exemplify the conflict. This further stresses the political nature of reforms and agendas of poverty alleviation. A recent study reveals that all members from the ruling and opposition parties placed top priority on poverty eradication (Sobhan 1998: 2) nonetheless failed to set this agenda in policies of successive government.

2. Background

The Participatory Poverty Assessment (PPA) is a synthesis of participatory studies in 10 locations in Bangladesh carried out by the NGO Working Group on the World Bank (NGOWG). The NGOWG undertook the PPA as part of its long-term plan of participatory poverty monitoring in Bangladesh. While analysing policies and activities of the World Bank, the NGOWG realised the dearth of documented experience of poverty of the poor themselves. The realisation led to consider a longer-term perspective of participatory poverty monitoring. Simultaneously it was felt that the increasing commitment of the World Bank to participatory process and poverty alleviation needs to be followed-up and there should be a mechanism to involve the poor in judging poverty reduction activities. The purpose of the longitudinal monitoring is to explore those qualitative aspects of poverty that cannot be quantified and addressed sufficiently by income/expenditure based assessments of poverty.

The plan of the NGOWG coincided with the World Bank's initiative to consult with the poor for the analysis of global poverty for the forthcoming World Development Report 2000/1 (WDR 2000/1). The WDR 2000/1 focuses on poverty and development, a continuation of emphasis surfaced in the previous decade's report on poverty. However, the process of preparation in the current decade differed radically from that of the previous one. Beside the conventional process of desk-research and primary quantitative research, the current decade's preparation process includes a separate initiative called the Consultation with the Poor or the Participatory Poverty Assessment (PPA). The Consultation was undertaken by different institutions (government agencies, research institutes, universities and NGOs) in different countries. The selection of countries (in total 23 countries in five continents) by the World Bank was opportunistic giving importance to the possibility of getting an able partner in a country to carry out the PPA.

Except for Bangladesh, in all countries the World Bank contracted willing agencies to get involved in the process. The NGOWG in Bangladesh, although declined to get involved in a similar contract, regarded the PPA as a unique opportunity to initiate its longitudinal participatory monitoring in Bangladesh as well as to join the global analysis of poverty. In view of the fact that the WDR plays an important role in guiding poverty analysis and poverty reduction policies of national governments and other agencies including the World Bank, the NGOWG seized the opportunity to join the process and to contribute at the global level. The resource for the Bangladesh PPA was mobilised by three member NGOs of NGOWG - Proshika, Action Aid Bangladesh and Concern Bangladesh.

Indeed, the concept of Participatory Poverty Assessment originated in the World Bank after the widespread worry expressed (by different donors) about the plight on the poor caused by structural adjustment programmes. The World Development Report 1990 and subsequent policy papers in the World Bank led to the emergence of the PPA as a process of identifying problems of the poor and linking it to the broader policy dialogue, 'policy change and influencing the policy delivery framework' (Robb 1997). Although a large number of PPAs were done before the development of the design of the WDR 2000/1, they remained as individual studies and thus differed from the current PPA. The PPA for the WDR 2000/1 emphasised comparability across the selected 23 countries and for that reason kept its design focused on some major themes of poverty.

The themes identified in the current PPA design did not necessarily concur with the themes envisaged by the NGOWG. Nevertheless, the NGOWG decided to pursue the WDR-PPA themes in order to facilitate comparability of the findings from Bangladesh with the findings from other 22 countries. The themes were set out and elaborated in the PPA Process Guide (World Bank 1999) prepared by the Poverty Group of the World Bank. The Bangladesh PPA developed the field methodology largely based on it. However, as the study took place in diverse locations, field operation varied from one field to another, as did the experiences of facilitators in one field from those of the others.

Unlike the PPAs in other countries, which were carried out as contracts of the World Bank, the Bangladesh PPA maintained a functional independence from the World Bank. However, it maintained a close contact with the Consultation with the Poor group and through it, with the PPA teams in different countries. Obviously, the experience of the teams in other countries had nothing to contribute to the field operation in the Bangladesh PPA as they started almost at the same time. However, it contributed to the process of the synthesis of the findings of different locations.

This kind of exercise - the scaling-up of participatory research - was a new experience for the NGOWG team. The tradition of participatory research in Bangladesh is considerably long. But most of the previous participatory studies ended up with only one location. These individual studies basically remained incomparable as each of them was pursued with different methodology. Furthermore, with one or two exceptions (UNDP 1996), most of these participatory studies were undertaken with the objective of feeding into some existing development projects or into the efforts of launching a new project. As such, this PPA is the first scaled-up participatory analysis of poverty at a more general level.

2.1. Study Purpose

This study aimed at achieving the following four objectives:

First, the beginning of the PPA will help the NGOWG embark on longitudinal poverty monitoring. The current study will act as a baseline for deriving indicators based on the perceptions of the poor to analyse causes and consequences of poverty. The difficulty experienced in the field in carrying out certain analyses will be useful in the follow-ups. Furthermore, the experience of poverty of the poor obtained in this study gives sufficient indication as to what aspects of ongoing development activities should be examined though they were not covered in the current study.

Second, the study as part of the long-term poverty monitoring activity will act as a back up for the NGOWG in its overall effort to analyse World Bank poverty alleviation programmes and to carry on informed advocacy favouring the needs and priorities of the poor.

Third, as in many countries, the Bangladesh government has been making increased commitment towards poverty alleviation. The framing of policy is often backed by inputs provided by expatriate agencies usually based on an income or calorie intake approach. Although it is unrealistic to change a process overnight, it is expected that the findings of the PPA will

provide an alternative perspective as long as the relevant government agencies are informed of its findings effectively.

Fourth, outside the advocacy purpose of the NGOWG, the findings of the PPA will have greater relevance to NGOs committed to poverty alleviation in Bangladesh. The findings will streamline NGO activities in favour of more concerted efforts. Their constant attempt to redesign rural and urban development programmes will substantially benefit from this study in directing resources towards a more efficient utilisation for poverty alleviation.

2.2 Methodology and Process

2.2.1. Major Themes

The study evolves around four major issues of investigation. The themes in the Process Guide were set out by the Poverty Group of the World Bank after having a pilot test in three countries. There was no field test of the Guide in Bangladesh due to time constraint. This has caused difficulties particularly in adopting techniques of avoiding repetition of the topics emerging during the fieldwork. The four major themes that framed the design were:

- Well-being Analysis
- Analysis of Problem and Priorities of the Poor
- Institutional Analysis
- Gender Analysis

The well-being analysis intended to understand poor people's definition of well-being in order to widen the concept of poverty beyond economic criteria. The perception of problems and prioritisation of problems by the poor cannot be seen as completely separated well-being and institutional analysis. Likewise, gender cross-cuts all the three other themes. However, for the convenience of sharing and analysis in the field these themes were kept as separate analytical constructs although were not followed sequentially in the field.

The detail of the themes and issues covered are included in Annex 1.

2.2.2. Study Locations

The selection of 10 locations was basically determined by the requirement of minimum number of locations set by the Process Guide. Although the study locations were selected purposively, a three-stage procedure guided the purposive selection. The three-stage procedure was followed to obtain relatively acceptable locations representing socio-economic, geographical as well as sociological diversities of Bangladesh.

In Stage one, attention was given to districts that are reduced into six agro-ecological zones. Ten districts were selected where each of the six zones were represented. From each district one thana (sub-districts) was selected to narrow down the selection to ten locations. Thana selection was based on the poverty ranking of the GOB/WFP that uses a composite indices of seven sociological and environmental indicators and groups all the sub-districts in four rankings: very high poverty, high poverty, moderate poverty and low poverty. Eight thanas were selected out of these four rankings and from six agro-ecological zones (see Map 1). The remaining two were

picked from urban slums from two cities in order to capture the distinct dimensions of urban poverty.

The selection of 10 locations was not equally divided in various ranking groups (see Matrix 1). The reason is, while selecting thanas from the rankings, the presence of member NGO of the NGOWG in the thana (not necessarily in the village) was found important. The importance lay in the fact that mobilisation of field resources/logistic was to be done in a very short period of time.

Matrix 2.1: List of the study locations.

District	WFP Poverty Ranking	Thana	Village/ Slum
Kurigram	Very high Poverty	Ulipur	Saduadamar hat, Aminpara, Hatya
Chapai-Nababganj		Nachol	Diara, Laxmipur, Dion
Jamalpur		Dewanganj	Halkarchar
Bhola	High poverty	Charfession	Char Kukri Mukri
Kishoreganj		Khaliajuri	Nurali Pur
Sylhet	Moderate Poverty	Gowainghat	Fadli Pur
Madaripur	Low poverty	Madaripur	Purba Rasti
Manikganj		Dhamrai	Hiranadi Kulla
Dhaka	Urban slums	Dhaka City	Battala slum
Chittagong		Chittagong City	Bastuhara slum

The selection of village/ slum was done at the field level with the help of field officers of the NGO working in the area and after a short visit in the villages.

2.2.3. Selection of Groups and Individuals

The discussion groups were selected by the field researchers with the help of field officers of NGOs. In most locations, discussions were held with two groups of poor women and two of poor men. In addition one better-off women group was included only for the theme of gender analysis. While holding group discussions, individual men and women were identified for case studies.

The field-work took place between March and April 1999. Apart from group discussion and case studies, several tools of Participatory Rural Appraisal (PRA) such as, ranking, scoring, trend analysis, cause-impact analysis were used for the field level analysis.

2.2.4. The Synthesis Process

Although the independent location (or community) study genuinely followed the basic principles of the PRA, the synthesis of the diverse locations deviated from it. The independent locations studies maintained shared analysis - analyses of information by the discussion groups having facilitated by field researchers. In contrast, the synthesis of the findings from different locations was done by core-researchers only (who stayed in the field to guide facilitation of the field researchers). Drawing a common line across the locations without losing diversity of the location-findings could not be done by communities spreading over 10 districts. So, the researchers who led the location studies had to decide which findings were common among locations and which were unique. However, the synthesis was preceded by two dissemination

and sharing workshops where information from each location was shared with development professionals and practitioners from the government, the research institutes and the NGOs. The opinion in the workshop was used as an off-the-field guide for the analysis in the synthesis.

3. Perceptions of Poverty and Well-being

3.1. Definitions

The perception of well being of men and women demonstrated variation according to socio-economic and physical characteristics (rural or urban etc.) of the communities. Nevertheless, in spite of different dialects, many commonalties have been found in the features of well-being or a good quality of life.

Most common perception of well-being of a household is to have employment opportunity throughout the year. Alternatively, the household with the state of well-being should own cultivable land with cattle and draught power. Savings and invest-worthy capital, although mentioned as distinct features, are expected to flow from the above two endowments of the households.

Some other features, if grouped together, refer to the basic needs though in varied dialects. To maintain a good quality of life, a household or an individual should own a good house (in some areas brick-built, in some areas made of tin) and accommodate healthy and disease and anxiety free family members. Wearing good clothes and taking food to the satisfaction as well as sending children to schools are also features of these households.

Besides the above features, in some places, men linked these features with the ability to live in extended family. Women placed emphasis on having a male earning member - husband or son. They expressed firm conviction that polygamy by husbands and family break-up by sons after their marriages affect well being of households. Girls' concern was for their fathers' ability to afford the cost of their little luxury and boys concern was for going to good schools and playgrounds.

Bullet Box 1: Features of well-being in PPA sites.

- Employment, landholding, savings
- Invest-worthy capital
- Cattle and draught power
- Education
- Healthy, anxiety free life
- Extended family

Apart from the general features, some location-specific characteristics of each PPA locations are worth mentioning. Such as, ability to have sufficient food (three square meals) was of utmost importance to the men and women at the villages in Ulipur (known as poverty stricken sub-district) villages. On the other hand, men in Charfession wanted to own fishing nets and boats - the major means of livelihood of the landless. As they live in *char* (shoal), isolated from the mainland, access to information flow and a position in the local power structure also figured in as important features in their definition of well being. For women in the same place ensuring low child mortality is important.

The people at the village in Khaliajuri could not think of a good quality of life without having ability to protect houses and the village from flood erosion. A disable group in Dewanganj location stated that there should not be a disable person if a family wants maintains a well-being.

The slum dwellers in Dhaka and Chittagong placed emphasis on relief from the anxiety of outstanding loans and violence respectively.

3.2. Well-being Categories

A fixed number of well-being categories across communities is obtainable by using a set of pre-determined features. In place of pre-determined features, the open-ended well-being analysis under the PPA allowed discussion groups to divide their community into as many categories as they wanted. Naturally, the number of categories in each of the 10 locations varied, which made it difficult to present various categories of 10 locations in a single format.

The number of non-poor categories did not vary much. If it did, if the non-poor households were spread over many categories, they were narrowed down. The reason for the merger is that the present well-being analysis is more concerned with deriving greater understanding about the poor population rather than the non-poor.

The maximum number of categories found is five but more common number is four. After reviewing the location reports and having extensive discussion on the field-experiences of the core researchers, one typology suggested by a women group at a village in Ulipur site was chosen to accommodate all other locations. However, although the typology has greatest number of categories, having reviewed other locations, it was found that one category reported between the poor and the rich did not appear in the Ulipur typology. Therefore, the missing category was added to the Ulipur typology.

The core researchers then reviewed the criteria of each category of their respective locations, compared them with the Ulipur typology and then fit the category in appropriate type. This process obviously discounted some diversity nevertheless served the purpose of seeing the dimensions of poverty of different sites together.

Matrix 3.1: Different well-being categories in the PPA sites.

Category		PPA site									
		Char Fession	Dewanganj	Dhamrai	Gowanghat	Khaliajuri	Madari pur	Nachol	Ulipur	Dhaka	Chittagong
Non-Poor	The Rich	✓	✓	✓	✓	-	✓	✓	✓	✓	✓
	The Middle	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
Poor	Social poor	✓	✓	✓	✓	✓	-	✓	✓	✓	-
	Helpless poor	✓	-	-	✓	✓	✓	-	✓	-	✓
	Bottom poor	✓	-	✓	-	✓	✓	-	✓	✓	✓

The above matrix lists five major categories and their area specific presence. The major categories are: the rich, the middle, the social poor, the helpless poor and the bottom poor (manage-to-survive). The following narratives provide the features of different categories.

Matrix 3.2: Local terminology for different well being categories.

Category		Name of the sites									
		Charfession	Dewanganj	Dhamrai	Gowainghat	Khaliajuri	Madari pur	Nachol	Ulipur	Dhaka	Chittagonj
Rich families			Grishastha/	Abosthashali Dhoni	Uhhaya Parjay/ Dhani/ Baro dhani/ Uchha pad/ Uchhatar		Barolok/ Sachchal	Dhoni Uchha Shreni	Barolok	Dhani	Barolok/ Sukhi/ Vhalo
Better off families		Vhalo dal/ Maddhym dhal/ Motamuti dhani	Adhagrishastha/ Maddhym dhani/	Maddhaybitta Maddhaym	Maddhy Bitta/ Maddhym dhani/ Dhani/ Maddhyatar	Sukhi/ Chal Kar/ Soy Mash Gharer Khay/ Kisu Chaldar/ Ektu Valo Chale	Maddhy Bitta/	Maddhy Bitta Maddhaym		Maddhym Sreni/	Maddhy Bitta/ Maddhym/
Poor Families	Social poor	Nimno Maddhym/ Nichu Maddhym/ Daridra	Garib/ Din Majur	Motamuti Poor	Nimno Maddhybitta/ Garib/ Maddhym dhani/ Durbal maddhyatar	Sadharan Jiban/ Saman Saman Jay/ EK - Dui Mash Gharer Khay/ Chailliya Fira Khay		Gorib Nimno Shreni	Adha Kura/ Adhagrishastha/ Samagik Garib/	Garib/	
	Helpless poor	Kharap Dal/ Daridra/ Garib			Asthy/ Nitanta Garib/ Garib/ Niraha garib/ Nimnotar	Din Ane Din Khay/ Saman Samaner Chya Nis Pise/ Parer Barite Kaj Kare/ Dukhi/ Janer Upar Khara	Garib		Baraga Chashi/ Sachal/ Ashohai		Garib/ Motamuti/ Konorakam
	Hated poor	Khub Kharap Dal/ Khub Daridra/ Besi Garib		Nikrista Garib		Sarba Hara/ Ar Nishtya/ Sarba Hara/ Khub Dukhi/ Nirjar Garib		Nimno Garib		Din Majur/ Grihahin	Garib

Category 1: The Rich

The discussion groups in the rural locations commonly determined the rich category by large landholding as well as ownership of cattle and draught power. But the amount of land that perceivably makes a rich household rich varied greatly from one community to another. While it is difficult to arrive at a single figure from the wide range¹ mentioned by discussion groups of men and women, it is fairly clear from their views that the large landowners or rich households are surplus producing farmers and are able to employ wage labour on their farms. In the urban slums, the rich and landowners are house owners and make money from renting their houses. Besides house rent, these households have on average 8-10 rickshaws with an average earning of Tk6000-7000.

In addition to farming, some of the rich households (at the villages in Madaripur and Dhamrai) are engaged in business or employed in private or government offices and thus are able to generate cash surplus to deposit in the bank. The surplus may also come from the remittance sent by the members of some households working in the Middle East or in the East Asia (mentioned at the villages in Dhamrai, Gowainghat and Madaripur). In the Urban slum, the savings may flow from (house) rent.

In a village, rich households are easily identifiable from the structure of their houses (usually strong, made of brick or tin) furnished with good furniture (TV in the Dhaka slum). They can easily afford tubewell for drinking water and latrine. Likewise, they have better access to health care facilities as they are able to bear medical expenses. They enjoy similar privilege in education because of their ability to bear the cost of education.

The rich dominate the local power structure (*matabbari*) and enjoy respect in the community. The government representatives usually consult them when any relief or development programme is undertaken at the community. They have access to bank loan.

Category 2: The Middle

The common source of livelihood of the middle category households is farming on moderate amount of land (between one and two acres). They have their own cattle, draught power and agricultural implement. They sharecrop-in although that may not be common. In Charfession location, where the locality is surrounded by water and where fishing comprises an important source of livelihood, the middle households collectively buy fishing nets and boats. In Dhamrai site, due to the closeness of the community to an industrial zone, some members of these households earn from working at factories. [pond, Gowainghat, collective ownership]. In the urban slums both husband and wife are engaged in income earning activities - wives in the readymade garments factories and husbands in various urban activities. At the Dhaka slum, some of these families are house owners and earn from house rent.

¹ The minimum was found 5.0 acres in one and the maximum exceeded 100 acres at one village in Ulipur location (where land ownership demonstrate an extreme skewed distribution). The minimum however is nearly close to the size of large landholding used by the BBS (owning 4.5+ acres). BBS (1995) *Report of the Rural Poverty Monitoring Survey*.

Expenditure and savings behaviour of the middle does not demonstrate a distinct pattern. For instance, in Madaripur location it was emphasised that the expenditure of the middle households equals income. In contrast, in another location, it was mentioned that some of the middle households are able raise surplus. In any case, they never suffer from food deficit.

They do not have housing problem although structures of their houses are not always as good as of the rich (tin-roofed, made of *gol-pata*). In the slums, some of the households can afford electric fan and TV set. They can buy at least two sets of clothes a year and are able to bear cost of education of children and health care of family members.

In general, they have better access to credit (formal and informal) but unless in a crisis situation they do not borrow money for consumption. It is noteworthy, that at the village in Madaripur, the borrowing of the middle category households was de-emphasised. In Khaliajuri site, this category exceptionally occupies the top of the well being hierarchy (no rich category was reported). In another exception in the same place, women of some of these households are members of NGO and enjoy credit facility of NGO. Women from the middle households generally do not go out for work.

Category 3: The Social Poor

The distinctive feature of the social poor across all the rural communities is their food deficit and ability to somehow manage two regular meals during the slack season (for instance, the period between sowing and harvesting, the rainy season). Their land (0.3 to 0.6 acres) can meet at best two months' need, which compel them to adopt various livelihood strategies. Commonly they undertake sharecropping in combination with wage labour. Their adherence to farming allows them easy access to the local (agricultural) labour market. However, the situation is bit different in Gowainghat location, where the social poor are absolutely landless and largely depend on wage labour. In Charfession and Khalijuri locations the social poor work as fisher-labourers for boat and net owners. In Dhamrai, they work as bus drivers and conductors. In the urban slums, they are wage labourers and face crisis during *hartal* (political shut down) called by the opposition political parties.

A considerable number of women from social poor households at the village in Dhamrai work as factory workers at the nearby Export Processing Zone (EPZ). But in other areas they do not work outside home.

Apart from Charfession and Dewanganj - two disaster prone areas - the social poor own homesteads although not with good structure. In Charfession and Dewanganj, they live on untitled *khas* land (government owned) on the embankment of the river. In the slums, they are tenants of the rich and the middle house owners.

They have poor or no water and sanitation facilities. Except for NGO members, these households do not have latrine facilities. Likewise, their ability to spend on clothing is constrained by their low income. In Gowainghat, it was categorically mentioned that the social poor seek old clothes from the rich or the middle.

These households are relatively trustworthy (than other poor) in the community due to their better interaction with the rich and the middle (in connection with sharecropping and wage

labour). This is one of the reasons, mentioned in Ulipur location that they can seek help from their richer neighbours. They can borrow money in time of need and can repay it. NGO membership of a large number of households has increased this opportunity. Because of their NGO memberships and better interaction with the richer neighbours, they receive government and non-government relief assistance during crises (for instance, flood).

Men of these households are allowed to express their opinion on community affairs but are not allowed to take on leadership (*matabbari*) of the community.

Category 4: The Helpless Poor

The rural helpless poor are landless, many of them do not own homesteads and therefore live on others land in dilapidated house.

Wage labour in combination with share-cropping is the main source of their livelihood. Fishing prevails over agriculture in Khalijuri location but the helpless poor in that village do not own fishing nets and boats. In urban locations, household heads of these families are rickshaw drivers and women are maidservants.

They accept low wage in lean periods. They cannot bargain with the employers given the fact that they will starve without daily wage. In Ulipur location, regardless of the seasonality, the helpless poor suffer from food deficit and go on hungry, particularly the children. To avoid hunger, they keep their children to better-off households to work only for food.

Women of these households also work as wage labourers. Illness of one member, particularly earning member, causes further helplessness to these households. They do not own cattle or any other domestic resources to fall back upon during crises. On the other hand, their frequent crisis and subsequent indebtedness to moneylenders compel them to use up a substantial portion of their better income in the peak season.

They do not have access to bank loan. Women at a village in Ulipur aptly added that the helpless poor also do not get help from neighbours. However, a considerable number of them are NGO members.

The helpless are identifiable from their poor clothing and wretched faces. They live without health care and education, cost of both is beyond their ability. They cannot offer dowry and cannot entertain guests.

Category 5: The Bottom Poor (*Khub Kashte Chole*)

The hated poor (*manage-to-survive or Khub Kashte Chole*) are landless - owning neither arable land nor homestead. Several characteristics figured in the criteria of the hated poor in both rural and urban sites. Most distinguishable of them is that the hated poor households are widow-headed or headed by aged men having no able income-earning male member, or if any ill or unable to work. In case of male-headed households, the males' earning is not sufficient to support the family. Family break-up by sons after their marriage was seen by old women (at the village in Gowainghat) as one of the processes of creating a new poor household of this type. Unlike

other poor households, going hungry is not a seasonal or sporadic, rather perennial in these households.

Although women of these households in some areas (Dhamrai) earn from off-farm activities (earthwork), they along with children of the family are mainly engaged in menial service. Besides these sources, both women and children are engaged in various expenditure-saving activities such as, foraging food and collecting fuel. Begging was also mentioned as a source of their livelihood in both rural and urban sites. These are the households, members of which collect *zakat* (largess) clothes (mentioned at the village in Madaripur) distributed by the rich during one of the two Eid festivals.

Prevalence of illness among family members is high, which is a consequence of low food intake, lack of access to sanitation and inability to bear the cost of treatment.

The helpless poor households cannot seek loans - institutional or informal - as their ability to pay is doubted even by the neighbours. They are screened out from NGO membership, which rule out their last possibility to receive assistance as poor. The men at the village in Madaripur viewed them most insecure in the society. The women's view at a village in Ulipur summarises the social feature of the bottom poor: they neither receive assistance from neighbours nor from governmental or non-governmental agencies. Nobody regards them important in the community and consequently do not invite in any activities in the community (they attend feasts uninvited). They have very low interaction with other social groups and people just ignore their presence in the community.

Text Box 1: A Helpless Poor

By birth Sarat Chandra Biswas (72) at Fadil Pur village in Gowainghat, is a poor man who lost his parents in his childhood and was brought up in his maternal grandfather's house. At 14 only he started working as a day labourer. Even now he works as a day labourer in agricultural field, catches fish in the rainy season and makes bamboo baskets.

After working very hard he bought some homestead and agricultural land 40 years ago. Just before the liberation war in 1971 he married Kutui Rani. In 1971, he fled to India with his wife. After liberation he returned and found that local influential Muslims had grabbed all of his lands. Then he took shelter in his neighbour's house. Later the other Hindu families helped him to make a house in the land owned by temple. Still now he is living in this house with his wife and youngest daughter.

He sold his cow and goats - the only valuable asset of the household - to marry off his three daughters.

Now he cannot do any hard work. From *Baisakh* to *Vadra*, he catches fish. His youngest daughter helps him and he earns on average Tk20 to Tk25 daily. In *Agrahayan*, he works as a day labourer in agricultural fields with his daughter and collects about 120kg paddy. He also helps his wife to make bamboo baskets. From this, they earn about Tk80 per week.

Unemployment reaches highest in the area in the months of *Chaitra*, *Baisakh*, *Aswain*, and *Kartik*. Sometimes he takes loan in these months to cope with the crisis and repay this loan in the month of *Agrahayan*. In last *Kartik*, he took loan of Tk500 from a moneylender at 20% interest rate per month. Moreover, to cope with the seasonal crisis, he also reduced the amount of food intake.

Sarat stated, "If I die there is none to marry off my youngest daughter. I do not know, whether I will be able to get food tomorrow. I do not see any light of hope. If any body provides me with a piece of land and my wife with a job then we will be able to survive. I have no son and no land. Those who have sons and land feel secured and happy in the society. If they fall in any sudden difficulties they can overcome the situation quickly".

3.3. Proportion of Households in Different Categories

It should be noted with caution that the proportion of households presented below is the perception of discussion groups, not based on any kind of counting. The perception of a group of women varied from that of a group of men in the same village and even from that of another group of women.

A single proportion is needed to build a comparative picture of different well being categories of different locations rather than only of a single location. Having tried different calculations, the core researchers adopted the following method to obtain a single proportion for each category:

Matrix 3.3: Proportion of households in different well-being categories

Category		Locations									
		Char Fession	Dewanganj	Dhamrai	Gowainghat	Khaliajuri	Madaripur	Nachol	Ulipur	Dhaka	Chittagong
Non poor families		27	24	54	24	9	28	24	14	26	16
Poor families	Social poor	6	70	36	50	25	0	76	14	49	0
	Helpless poor	26	0	0	26	38	46	0	47	0	50
	Hated poor	41	6	10	0	28	26	0	25	25	32

Matrix 3.4: Proportion of households in different well-being categories by poverty ranking (Proportion of different categories in each area adds up to 100).

WFP Poverty Ranking	Site name	Well being category			
		Non poor	Social poor	Helpless poor	Hated poor
Very high Poverty	Ulipur	14	14	47	25
	Nachol	24	76	0	0
	Dewanganj	24	70	0	6
High poverty	Charfession	27	6	26	41
Moderate Poverty	Khaliajuri	9	25	38	28
	Gowainghat	24	50	26	0
Low poverty	Madaripur	28	0	46	26
	Dhamrai	54	36	0	10
Urban slums	Dhaka	26	49	0	25
	Chittagong	16	0	50	32

First, all the categories with all different perceptions of proportions were put down on a large white board so that the core researchers could visualise the proportions of the poor and the non-poor. Then for a particular location, the respective core researcher was asked to evaluate the perceptions and make judgement based on his field experience in that location. The core researchers picked one proportion (from 3-4), which he perceived as closer to the reality. That proportion was marked on the board.

Second, the multiple proportions for each category were reduced to an average. After completing the averages of various categories of all locations, the averages were tallied with the researchers'

proportions. In some cases the two coincided and in some cases they did not. If did not, the core researchers were given a second chance to pick another proportion not much greater or smaller than his previous one.

The derived proportions for different categories in 10 locations offer a scope to compare well-being categories of different locations. The proportion of the poor categories (the social, helpless and bottom poor) at the village in Dhamari is lowest - less than half of the total households. It is highest at the village in Khaliajuri (91 out of 100) followed by Ulipur and Chittagong (around 85).

The lowest proportion of the poor households at the village in Dhamrai can be explained by the increased economic opportunities of the community, as it is located nearby an industrial zone (around Dhamrai and Savar thanas). On the other hand, the highest proportion of the poor households in Khaliajuri location is partly attributed to its location in the *haor* area that keeps the village cut off from outside for six months starting from the monsoon. While the economic opportunity is reduced by the environmental and physical factors, most of the people of this village lack access to major resources - capture fisheries and land. Likewise, at the villages in Ulipur, riverbank erosion has a long-term impact on the overall well-being of the people. But it does not discount the fact that the land, unaffected by river erosion, is monopolised by few.

In between these two extremes, the distribution of the proportions of the poor shows a consistent pattern in the rural and urban locations: around three-quarter of the households in all sites belong to the poor categories (social, helpless, bottom). However, at the dis-aggregated level, the distribution of the proportions of the three categories does not show similar pattern.

For instance, in Nachol location, all the poor households belong to the social poor category and in Deawanganj it is almost the same leaving only a small proportion to the hated poor category. Absence of a particular category is not unusual in several locations and in that consideration the concentration of poor households in the social poor categories may not look unusual. But, the concentration tends to give an impression that the poor in this two locations are remarkably homogeneous and poverty condition in these locations are better than in other sites. From the available information it is not possible to verify the homogeneity nevertheless caution is warranted. Because, the proportion of a single category does not exceed half of the total in other locations. It is likely that many of the social poor households in Dewanganj and Nachol could be distributed down into other poor categories.

The village in Charfession presents the lowest proportion of social poor followed by Ulipur site. At the village in Madaripur and at the Chittagong slum, no such category appears. The highest proportion of social poor households appears at the village of Gowaighat - half of the total household of the village with other half being equally distributed into the non-poor and helpless poor. In Dhamrai, where proportion of the poor is the lowest, more than one-third or of the total households or three-quarter of the poor households belong to this category. In Khaliajuri location one-quarter of the households belong to the social poor category.

The helpless poor category is less common and does not appear in four locations. The proportions of this category in Khaliajuri, Madaripur and Ulipur outnumber the proportion of other poor categories. A similar situation was observed in the Chittagong slum where this

category comprises half of the households. In Charfession and Gowainghat, one-quarter of the households belong to this category.

The proportion of the bottom poor varies greatly from one location to another. The proportion ranges from 6 to 31 (out of 100). The appearance of the bottom poor in Dhamari (one-tenth of all households), the location of low poverty, and absence in Gowainghat indicates that the presence of this category is not associated with the existing or increased opportunities. However, its highest proportion in Charfession followed by Khaliajuri (41 and 28 respectively) - both physically and environmentally disadvantaged areas - indicates that absence of opportunities may increase the proportion. In Ulipur, Madaripur and the Dhaka slum this category comprises one-quarter of the households in each of the communities.

Matrix 3.5: General changes in well-being proportion of households over the last 10 years in study areas (↓ = Decrease, ↑ = Increase, ⇅ = No change, ✕ = No general pattern)

Category		Name of the sites									
		Char Fession	Dewanganj	Dhamrai	Gowainghat	Khaliajuri	Madaripur	Nachol	Ulipur	Dhaka	Chittagong
Non-Poor	Rich families	↑	↓	↑	↓	✕	⇅	↑	↓	⇅	✕
	Better off families	✕	↓	↑	↓	↑	↓	↑	✕	↑	↑
Poor Families	Social poor	✕	↑	↓	↑	↓	✕	↓	✕	↓	✕
	Helpless poor	↓	✕	✕	↑	↓	⇅	✕	↓	✕	↑
	Bottom poor	↑	✕	✕	✕	↑	↑	✕	↑	↑	↓

Matrix 3.6: General changes in well-being proportion of households over the last 10 years in study areas by poverty ranking (↓ = Decrease, ↑ = Increase, ⇅ = No change, ✕ = No general pattern).

Poverty Ranking	Name of the sites	The Rich	The Middle	Social poor	Helpless poor	Hated poor
Very high Poverty	Ulipur	↓	✕	✕	↓	↑
	Nachol	↑	↑	↓	✕	✕
	Dewanganj	↓	↓	↑	✕	✕
High poverty	Charfession	↑	✕	✕	↓	↑
Moderate Poverty	Khaliajuri	✕	↑	↓	↓	↑
	Gowainghat	↓	↓	↑	↑	✕
Low poverty	Madaripur	⇅	↓	✕	⇅	↑
	Dhamrai	↑	↑	↓	✕	✕
Urban slums	Dhaka	⇅	↑	↓	✕	↑
	Chittagong	✕	↑	✕	↑	↓

The changes in proportion of well being, as are shown in the above matrix, do not follow a linear direction. The unique trajectory of one site is barely comparable to others. The difficulty arises from the fact that the changes in proportion of one category (up or down) is inseparably linked to the changes in another categories of the location. Therefore, explanation of changes of one category, why its proportion went up or down, in isolation of others is misleading. It may give an

impression that overall poverty situation of a location has worsened whereas the reality may be that proportion of one category has increased due to fall in proportion (improvement or deterioration) of another categories.

Bearing this risk in mind, the following general points are made to indicate somewhat de-linked pattern of change across the study locations:

- Contrary to general expectation, the well being of the rich categories underwent remarkable deterioration. The deterioration not only has created differences in wealth between households of the same category but also pushed to the lower categories. The latter is the case in physically and environmentally vulnerable locations. In these locations, some cases some households dropped down to the bottom categories.
 - The deterioration has taken place at the villages in Dewanganj and Ulipur due to constant erosion of riverbank. The Jamuna and Bramhaputra devoured arable land, homesteads and other assets of many rich households, many of which joined the poor categories. At the village in Gowainghat, frequent flash flood (different from the seasonal flood) and consequent crop failure has had a similar negative impact on the non-poor households.
 - The impact of these environmental factors was farther worsened by the demographic (family break-up) and economic (absence of alternatives to agriculture) factors. Fragmentation of land over generations, as a result of family break-up, has made many rich families landless. Obviously, this process of landlessness is not as fast as of the riverbank erosion and may take more than a decade.
 - The middle, at least in three locations (Dewanganj, Gowainghat and Madaripur) underwent the same experience of deterioration. At the village in Madaripur, the prolonged flood in 1998 (August - October) had had an incredible impact on the middle households. While the poor households received relief, assistance from NGOs and local government, the flood-affected middle households were not considered for any assistance. They went on hungry after eating up their stock or investment capital. Their attempt to recover from the havoc of flood was shattered in many areas when undue rain in November damaged re-planted *aman* rice. In Madaripur and Dhaka locations, *hartal* caused frequent losses in business and affected the well-being of the middle as well as of the social poor.
- Remittance from the Middle East and the East Asia has had a considerable contribution to the recipient families in the middle category at the villages in Dhamrai and Gowainghat.
- The proportion of the **social poor** has increased at the villages in Dewanganj and Gowainghat. Apparently this is a deterioration of well being of many households in this category. While this is partially true, the increase in proportion is due to the fall of the rich and middle households
- Development programme of NGOs has had positive impact on the well being of the social poor and the helpless poor (In Khaliajuri location it also includes some women from the middle households). Credit and development assistance has helped some

households to spread risk of seasonal unemployment to off-farm and non-formal activities (see text box **)

- At the village in Khaliajuri, a large number of households benefitted from a massive earthwork undertaken by an NGO in 1993. It was undertaken during the lean agricultural period (March – April). The NGO paid much higher wage than the existing market rate. This enabled many **helpless** households to raise savings and redirect it into multifarious investments.
- Had there been no flood in 1998, the proportion of the **helpless poor** would have decreased. Apart from those who fell to this category in 1998, others maintained their status quo through various small enterprises. NGO credit enabled women to explore unconventional enterprise (such as baked snacks vending in Madaripur town, investing in auto-rickshaw garage in Dhaka location). In some areas, credit for women enabled women to engage home-based income-earning activities (cattle or poultry raising in Ulipur location) which acted as a good supplement to their husbands' income. In some households, it lessened the burden of debt to moneylenders. The post-flood agricultural rehabilitation programme by an NGO in Dewanganj location encouraged many helpless poor to undertake homestead gardening, which has had enormous contribution to the income and vegetable intake in the village.
- The proportion of the **bottom poor** has invariably increased in all areas. This is firstly due to the fall of other categories but largely creation of new poor households of this type. It is also notable that the bottom poor do not receive any assistance from any development agencies. Households from other categories, after natural disaster, death of an earning member, widowhood or separation and family break-up join the hated poor. On the other hand, lacking social connections and opportunities no households from here could move up.

Text Box 2: NGO development programme and benefiting a helpless woman.

Sagorika (22) is a teacher at a non-formal primary school run by Proshika at Purba Rasti village in Madaripur. She dropped out from school at ninth grade. However, this little education was of much help to her to get a teaching job at non-formal primary schools. When married, Sagorika's husband was un-employed. He did not inherit any agricultural land. Sagorika started working as a private tutor of children from better-off families from which she could earn only Tk800. The amount was not enough for her family, so Sagorika had to depend on her better-off mother in the same village.

Fiver years ago she borrowed Tk5000 from an NGO called Madaripur Legal Aid and renovated her house. To complete the renovation she took another loan of Tk4000 from Proshika. Later she took more Tk10000 and gave it to her husband to start off a business in fishing. He buys fish in the local market and transports it to Dhaka market. This way he has been able to maintain a stable business and regular income. While her husband was earning from the business, Sagorika was lucky to find a job at a BRAC school for three years.

Now Sagorika repays loan in installment from her husband's income. After termination of contract at BRAC school, she has got her current job at Proshika school. She can add her salary of Tk300 to her husband's monthly income of Tk3000 and can maintain family expenditure well. Her mother has a good earning from house rent, most of which is spent for Sagorika. 'My mother and Proshika have created all the opportunities for me,' said Sagorika. Sagorika has a despair that her husband could not expand his business lacking sufficient capital. If her husband could manage to invest more money, they would never have a risk of becoming poor.

3.4. Risk, Security and Vulnerability

The perception of security and vulnerability crosscuts wide range of issues. A secure life is a peaceful life and should have access to basic needs - food, clothing, home and job (Khaliajuri). But security also entails other aspects of life such as getting fair justice, giving opinion on community affairs (Charfession, Dewanganj) and being respected in the society (Dewanganj, Gowainghat and Khaliajuri). If a daughter is not married in time, the parents run a risk of being stigmatized (Charfession) and the girls run the risk of being violated (Chittagong).

Food and job securities are the two major aspects that the poor men and women used in well being analysis and categorising households in their communities. Social insecurity emanating from police harassment and hooliganism were no less important to some communities.

Socio- economic and physical environments of the communities shape the perception of security. To the environmentally vulnerable communities (villages in Charfession, Dewanganj, Gowainghat, Madaripur and Ulipur), the greatest risk to their lives and livelihoods is natural disaster (flood, riverbank and village erosion, tidal wave, cyclone). In the areas affected by riverbank erosion (Dewanganj, Ulipur), devouring land by the shifting river Jamuna and Brmhaputra has affected equally the rich and the poor. The effect of this process is detailed in the analysis of well being (also see Text Box). Men and women living on the embankment at the villages in Dewanganj and Ulipur claimed that few years ago they had arable land and big homesteads before the river expanding and shifting its present course. Their memory of the disappeared wealth makes them nostalgic, but the nostalgia is also caused by frequent threats of being evicted from their homes on the embankment and become homeless.

Likewise, eviction from *khas* land worsens the vulnerability of the poor at the villages in Charfession and Khaliajuri. The local powerful people pose the threat which can be encountered by appropriate settlement intervention by the government. On the contrary, the land department in collaboration with the police administration keeps up supporting the powerful and hence constant threat and harassment to the poor occupants.

Another government policy, that is the leasing of open water body to powerful and richest bidders, has made livelihood of the poor fishers at the village in Gowainghat risky. The leasing policy restricts entry of the poor fishers to water body. Risking intimidation by the lease owners (or their agents), they go fishing in the dark of the night. In addition, the poor fishers are Hindu minority who face constant challenge from the Muslim fishers - may be poor but stronger for being majority than the Hindu counterparts.

Insecurity and vulnerability can also occur all on sudden to poor households. Death of income-earning member was given as an example of the sudden vulnerability (leading to the household to become bottom poor). Households that take loan from moneylenders and cannot repay it move down to a vulnerable situation within its category (mentioned at the village in Gowainghat and the Dhaka Slum).

Text Box 3: Riverbank erosion and vulnerability.

Aminul Islam (in late thirty) at Hatya village in Ulipur has no land - cultivable or homestead. His father owned a good amount of land (about 15 acres) when he was child. The family became landless through complex social and environmental processes. About a decade ago, his father started to sell land to meet dowry demands of her seven sisters. Some of their plots went into the river Bramhaputra. Losing land piece by piece already made the father vulnerable, which was seized as an opportunity by his brother to grab the rest of his land.

Aminul's livelihood is a combination of agricultural and non-agricultural sources. For instance, this year (1999) he has sharecropped-in 25 decimals of land and cultivated rice. Besides, he works as a day labourer during the peak agricultural season. When there is no employment in agriculture he migrates to town to earn from rickshwa pulling or other urban activities. Thus he spends six months in town and six peak agricultural months in the village. Once he travelled far to Chittagong city for a better job but in vain.

He lives in two rooms erected on the slope of the embankment on the river Bramhaputra. He constructed these rooms - one of tin and the other is thatched - only two years ago. He is an illiterate man and lacks any practical skill that he could use to get a remunerative job in towns. His small income for many dependants (5) barely saves his family members from starving. He got Tk6000 as a dowry but as it was in instalments he could not invest it in any productive activity.

Aminul is not sure if he sees any opportunity to move out of poverty. But he aspires to raise his income at least to the level that allows him to buy sufficient food for all of his family members, particularly for his infant son and old mother.

The flood 1998, the second devastating flood in a decade, had had an immense shock to the lives and livelihood in all locations except Dhamrai, Nachol and Chittagong. Even the slum dwellers in Dhaka faced a crisis due to the prolonged flood 1998. Recurring flash flood at the village in Gowainghat similarly is a shock to the livelihood of the poor and non-poor alike. Flash flood damages crops and thus reduces scope of employment in agriculture of the wage labourers.

3.5. Social and Economic Mobility and Opportunities

The discussion on changes in the well being in section 3.3 gives an indication regarding changes in socio-economic mobility of men and women from different well-being categories. Avoiding repeat, this section discusses only the general trend of the opportunities.

It is contentious whether people demonstrate resilience to and cope with the natural disaster or the natural disaster force them to behave so. The previous discussion reveals that many attempts of the poor people to improve their well-being were crippled by the flood 1998 (flood 1988 as well) in all ten PPA locations and riverbank erosion in three locations. Nevertheless, both men and women viewed that economic opportunity has increased to some extent in all locations.

A common pattern of opportunity on the economic front was created by the micro-credit assistance of national and international NGOs. This was more of the feeling of women rather than men. The credit facility has enabled women to undertake different types of income-earning activities that was beyond their expectation before. Likewise, environmental development activities of the NGOs (for instance, afforestation) have buttressed income vulnerability of the poor (NGO members only) by providing food income (for working in the afforestation). The contribution of earthwork by an NGO (at the village in Khaliajuri) to contribute to similar food income has already been described above.

Another type of economic opportunities has emerged with the expansion of the readymade garments industries. Through creation of regular employment, the garments industries have benefited particularly women at the village in Dhamrai and in the Dhaka and Chittagong slums. However, in terms of increased income, the industries have opened up a far greater opportunity for men than women. Nevertheless, it created an occupational mobility both for men (from low-waged, periodic on/off-farm and urban-based activities to industry) and women (from household activities to industry).

Considering social mobility, the social development activities of the NGOs have had greater and sustained impact (partly discussed in section 4). The health education has increased awareness and cleanliness (reported at the village in Dewanganj) and non-formal primary education has increased the proportion of literate people in the village and created a scope for secondary education (reported in Dewanganj). Different training has had positive impact on social awareness and movement of women from home to distant places.

3.6. Moving Out of Poverty

Both men and women are pessimistic about the scope of pulling the bottom poor out of poverty. They believe that the prospect of the bottom poor to move out of poverty is bleak.

It is to be noted that apart from few exceptions, the group discussions for the PPA was held with people either from the social poor or the helpless poor categories. So the above view about the bottom poor should be considered with caution. Undoubtedly, the increased opportunities discussed above so far have not included the bottom poor. That does not mean that, if included they will remain in the same status.

But from the response of both men and women, it is clear that the opportunities are not yet sufficient even only for the social and helpless poor. Because they all looked for increased employment opportunity (see section 4.1). The income-earning activities of NGOs do not always give regular income and hence is not able to offset seasonal precariousness. On the other hand, industries are located only in limited areas and for strategic reason rarely could be dispersed.

Small industries or cottage industries suggested by men and women at the villages in Madaripur and Ulipur. The cottage industry will enable women to utilise and expand their traditional skill while small industries can create more employment for both men and women. Agro-processing industries (such as making juice from watermelon) and required marketing support were also seen as a way to move out of poverty at a village in Ulipur where farm-based employment is still the only source of livelihood.

Enhancing occupational skill for working in rural as well as urban activities/industries was also suggested at the villages in Gowainghat, and at Chittagong and Dhaka slums.

Access to *khas* land is thought to be partly able to reduce poverty of the villagers in Charfession and Khaliajuri.

3.7. Social Cohesion

Social cohesion, as is perceived by discussion groups, refers to cooperation between social groups (rich or poor) or religious groups (Hindu and Muslim) during crises or celebrations.

While incidental and occasional cohesion was reported to have increased in majority of the sites, the opposite was also been reported at least in two locations. Both men and women at the villages in Charfession, Ulipur and Nachol reported that the prevailing injustice in their communities is the result of disintegration of social unity between different social groups.

Although not distinct, the perception of injustice and discrimination by the rich against poor surfaced while analysing the well-being. However, this has not undermined the norm of co-operation and sympathy in the community. For instance, the men at the village in Dhamrai, asserted that they occasionally raised fund for the women who suddenly became widow or left out by her income-earning son. They also time to time offer food to the starving neighbours notwithstanding the fact that this will not reduce the incidence of hunger.

A rare example of youth club also exists at the village in Gowainghat, which extend co-operation to the disadvantaged Hindu population. The club raises small fund to extend interest free small loans to the Hindu poor.

The example of social and religious cohesion is illustrated well by the role of women at the village in Madaripur. When parents of a Hindu bride failed to marry off their daughter because of dowry, the Muslim women of the village, mostly members of an NGO, mobilized villagers and raised Tk50,000 for dowry and thus settled the marriage.

On the contrary, the Hindu at the village in Gowainghat received no support from the Muslim. However, the conflicting relationship turns to co-operation when the village is hit by flash floods. A village committee to protect the village from flash floods, brings both Hindus and

Muslims poor and non-poor together. Similarly, the cohesion at the village of Khaliajuri becomes more visible when the flood erodes village. Regardless of their wealth, villagers come together to protect the village from erosion with whatever resources they can mobilise.

3.8. Causes and Impact of Poverty

Although experience of poverty varies from one location to another, causes of poverty demonstrate many striking commonalties. The spectrum of the causes, if presented in groups, include the following broad heads: natural calamity, low income and indebtedness, demographic, illness and disability, landlessness, poor by birth.

Natural calamity includes riverbank erosion, flood 1998, cyclone, and flash flood. *Cyclone* affects only the population of Charfession, which is isolated from the mainland and located close to the Bay of Bengal. The people in the *char* already underwent worst experience of poverty in the mainland before settling here. Once a cyclone hits, they loose whatever they made - home, cattle and other resources. In other words, cyclone may not be the root cause of poverty of the people in the *char* but lead them to face more violent experience of poverty.

Riverbank erosion as a cause of poverty appears in Dewanganj, Ulipur, Madaripur and Chittagong. Dewanganj and Ulipur are located beside the rivers Jamuna and Bramhaputra respectively and still are threatened by the erosion of the banks. The negative impact of the riverbank erosion at the villages in Dewanganj and Ulipur is indicated in the changes in well-being analysis. The threat may not be present but the experience of loosing everything into the rivers still haunts the people. For example, majority of the poor households at a village (Aminpara) in Ulipur shifted there two to three decades ago when the river Teesta made a major shift. Many of the households, who are now poor, inherited nothing but only poverty from their parents' households. Similarly, although an embankment protects the study village at Madaripur the experience of loosing everything in the river Arial Khan still haunts the population of the village. Apart from the landlessness and homelessness, riverbank erosion causes long-term migration from affected villages to the slums in Dhaka and Chittagong.

The *flood 1998* caused a significant deterioration to the well-being of the poor households. The non-poor was able to absorb the shock. The *social* poor also attempted to overcome the havoc of the flood but failed because of another disaster due to untimely rain in November. The rain severely damaged the re-planted rice of the area. Although the post-flood rain affected all households, the extent of the damage to the *social* poor was greater. Because they had to borrow money for re-planting the rice and the damage of the crops led them towards inability to repay the loan.

Flash flood is the characteristic of the northeast region and affects only Gowainghat. Although the flood originates in the hilly pour on the border, the discussion groups viewed that the intensity of the floods increases every year due to silt deposition in the river.

Low income and indebtedness can be considered as the impact of poverty but they are also categorically mentioned as cause of poverty at the villages in Charfession, Dewanganj, Gowainghat, Madaripur, Ulipur and the Chittagong slum. The source of low income lies in the

seasonal unemployment. The seasonality is determined by two major rice cultivation because agriculture is still the main source of livelihood in all locations except in the slums.

At the village in Khaliajuri, it is only one crop a year. In addition, access to the open water of *haor* for fishing - another important source of livelihood - is controlled by the lease owners. On the other hand, labour force is increasing leading to intense competition for already limited opportunity and depressing down the wage rate. The high wage rate in Baishakh (March -April), the rice harvesting period - Tk100-140 - goes down to Tk15-20 without a meal.

Both the women and men in the study villages believed that had there been a scope of regular employment, the causes of poverty could have been arrested more easily. Most men and also many women mainly depend on agriculture. The agriculture can provide employment to the wage labourers only during the sowing and harvesting periods of *aman* and *boro* rice. Beyond that, there is no scope of getting job in the villages for about six months (February, May, June and mid-August to mid-October). It was reported that many households from *social* poor category had sold out their last piece of land during the slack season or had used it as collateral for getting a loan from moneylenders and eventually lost it.

Contrary to general expectation, the proximity of village to the town (the village in Madaripur) could not offset the irregularity in employment. Whereas location of a village close to an industrial zone (the village in Dhamrai) has reduced it significantly. The NGO credit here acted as a good complement. Borrower women, as in other parts, do not feel pressured in repaying the loan.

For the women it was not only unemployment but also low and unjust wage that contributes to their poverty. Those who work as maidservants receiving only Tk280-300 a month (almost 30 days) can barely contribute financially to their family budget. On the other hand, if they work as wage labourers, they receive one third of the agreed amount and if full it is usually lower than that of men. If they protest against this behaviour of employers, the employers refuse to employ them later. So the women have accepted the fate.

According to their explanation, this factor reproduces poverty in poor households rather than acting as a cause of poverty. Lack of education and technical skills are the perceived underlying reasons (of men) of low access to job market.

Demographic factors appeared as a cause of poverty in almost all sites. Large family, many dependants (5-10) on few earners and at a more general level population growth comprise the list of demographic factors. These factors had been directly linked to the labour market and wage rate as well as to the fragmentation of land. The Muslim law of inheritance provisions a father to distribute his land to children. At villages in Ulipur, this process was shown as leading the helpless and social poor to the bottom poor and from the rich to the middle. Women blamed men for indulging in polygamy and thus increasing the family size. Insufficient income to feed the family often compelled *poor* household to sell out their last assets.

Landlessness was mentioned at the villages in Dhamrai, Khaliajuri and Charfession. While in the first two villages it referred to the process of dispossession of land through complex social processes, in the third it referred to the settlement in newly formed land in the *char*. Lack of

access to *khas* land was also shown as a cause of poverty at the village in Khaliajuri while access to *khas* open water for fishing was no less important.

Indebtedness or debt burden has appeared as a cause of poverty but it is not de-linked with the process of landlessness. In many areas they reported that they went to moneylenders during crises and gave land as collateral. They did not get the land back. Indebtedness is also The resultant effect of the landlessness is manifold. The indebtedness to moneylenders is also caused by seasonal unemployment.

Landlessness, indebtedness and seasonal unemployment concurrently create a different experience of poverty that last over generations. The households with this experience create new poor households. This presumably the reason that men put forward somewhat fatalist view that the poor are 'poor by birth.'

Illness, *disability* and *sudden death* of income earning members was also seen as causes of poverty. This is also illustrated in the criteria of the helpless and hated poor. Some households sold their property to bear the cost of treatment of the ill members.

4. Problem Analysis

4.1. Prioritised List of Problems

The problem analysis intended to capture those situations and aspects of the communities that make constraining effect on the abilities of individuals or households to improve their well-being. The problems by a household during its life cycle may be unique and cannot be compared with those of other households. This analysis did not aim at comparing problems faced by individual households rather identified those dimensions that cross-cut problems emerging at household and community levels. This may be linked the state policy or macro situation.

The analysis intended to provide a dynamic perspective of problems faced by different communities. Each discussion group of men or women in each study location prepared a list of the most pressing problems emerging from structures and processes, socio-cultural practices and public service systems. A trend analysis allowed them to reflect on how the pattern of problems and priorities changed over the last decade. When listed together they could also distinguish between problems that would need external support to solve and that would be solved by on their own.

From each location top five problems with differences in gender concern were picked up. If the list of five left out any other problem, that appeared in distinctly in individual location reports that was added to the list. Later, the problems were categorised according to sources and nature.

The general perception amongst the discussion group at the village in Khaliajuri was *chalte gele shoabi lage* - everything is equally important for livelihoods, which indicated their difficulty in ranking the problems and priorities of the community. Albeit this feeling across the study locations, the discussion groups ranked their problems with many striking commonalities. Unemployment was one of the common problems followed by natural calamity, health and sanitation, education, infrastructure. Dowry and insecurity were primarily women's concern.

Except in Dhamrai, **job scarcity** was mentioned as a problem both for men and women despite slight variations in ranking. A little explanation is relevant in this regard. More often job scarcity referred to the seasonal unemployment. It did not discount the fact that agriculture, the main source of livelihood in the rural areas with tremendous seasonal variation, had limited scope to employ large number of men and women labourers. Absence of alternative employment opportunity forces the landless to join an intense competition for wage labour in the agriculture (*see section 3.9*)

In two locations, Khaiajuri and Charfession, fishing is next to agriculture. But access of the landless poor to fishing in these study villages was curtailed by a government policy of leasing out open water bodies.

The problem is gleaning for women in Ulipur, Khaliajuri and Madaripur locations. Micro-credit assistance by NGOs has made a breakthrough and enabled many women to create self-employment in cattle or poultry raising, homestead gardening, small trading, etc. However, though not seasonal these activities yield intermittent or small income. For that reason, women

did not regard them as regular employment. Furthermore, this type of activity can provide employment to limited number of women.

Large supply of labour for limited demand also leads to other problems, apparently residual but have longer effect on the ability of households to earn livelihoods. These are low wage, lack of capital and assets. In rural areas, large supply of labour drives down the wage rate except in peak seasons. The situation is hardly different for urban wage labourers where, according to the discussion groups at the Dhaka slum, the number of wage labourers have increased over years due to faster rate of migration. Increasing population pressure in the urban slums has already badly affected the bargaining capacity of wage labourers in the labour market. Low wage, as was categorically mentioned by the discussion groups at the villages in Dewanganj and Ulipur (especially women), constrains the ability to raise savings and capital for investment. The meagre wage in combination with seasonal unemployment also impairs the ability to cope with crises.

In Chittagong and Dhamrai locations job scarcity was not seen as a problem as such to the people who in these study location were willing to take up jobs. Readymade garment industries absorb a significant number of women as well as men in Chittagong and Dhaka. On the other hand, recent creation of export processing zone (EPZ) in Savar and other industrial enterprise near the study village in Dhamrai succeeded to accommodate a large number of wage labourers who were redundant in the local agriculture.

In spite of having a better opportunity, discussion groups at Dhaka and Chittagong slums felt that lack of skill discourage their occupational mobility. While men of slum work as unskilled labourers (such as cook in restaurants, sales assistant, rickshawpuller, etc.) most women work as maidservants. Only few men from Dhaka slums are employed in skill-based jobs mini garments and paint industries with others engaged in small trading (in rice, vegetable, etc.). Likewise a few females work as skilled workers in garments and plastic industries.

Except in Dhamrai and Nachol, **natural calamity**² figured in as a main problem that threatens livelihood. Floods and cyclones leave a trail of problems such as crop failure, infertility of land including salinity, landlessness, homelessness, water logging and are discussed in previous section (*detail in section 3.9*). The loss caused by flash flood in Gowainghat is compounded by scarcity of irrigation in the dry season

Women in Khaliajuri location expressed concern about erosion of village³ that has made them homeless. Housing indeed appeared as a problem in half of the rural and in both the urban locations. The nature of the problem in rural areas is different from that in the urban slums. The landless who managed to have a home of their own or constructed on embankments or on neighbours plot became homeless again by the flood 1988. The flood did not hit Nachol and so

² Natural calamity refers to flood and riverbank erosion except in cyclone-prone Charfession where flood is the resultant effect of cyclone and tidal wave. Flash flood and erosion of village respectively in Gowainghat and Khaliajuri are also distinct from river floods.

³ Village erosion is caused by strong current in the floodplain (*haor*). It displaces a large number of families every year.

problem there basically emerges from landholding and fund for constructing house. For women, absence of good house is a source of disgrace in the community, which also cause difficulty in getting a good bridegroom for daughters.

Men and women equally stressed the problem of **drinking water** supply and absence of hygienic latrine. The problem of latrine, mainly of the poor is an offshoot of two problems: lack of adequate fund to buy latrine materials and lack of space (in Ulipur, Dhaka and Chittagong locations) for installing latrines. Drinking water supply in the problem list was contrary to the expectation as a recent claim by UNICEF was indicating that the drinking water problem in Bangladesh is almost eliminated. Although the problem was emphasised by both men and women, the latter was more specific about it. Women are mainly responsible for household chores and so they are compelled to fetch water from distant tube wells. Due to water and sanitation problem, people often suffer from diarrhoea and different types of skin diseases.

Absence of **health care centres or hospital** is a general problem but the poor face it more seriously than the non-poor do. At least three underlying reasons could be discerned from men's and women's discussion particularly in rural areas. First, due to bad communication, people find it difficult to go to thana health complexes or district hospitals for treatment. Second, partly arises from the first that transport cost for travelling to health centres is a burden to poor people. Third, manipulative actions of duty doctors and attendants at the government health care centres, such as imposing undue fees and costs discourage them to go to hospitals (*see section 5.2*).

At the village in Khalijuri, problem of health facilities was stressed more by elderly women than others. They argued that illness among them is higher among them than others. For men it is just a residual problem of low food intake.

The problem of children's **education** was stressed more by women rather than men. While majority of the women who participated in the discussions was illiterate, their concern for children education was a reflection of increasing awareness of the importance of education. Insufficient number of schools together with bad communication discourages parents to send school.

It is worth mentioning here that communication problem was seen as a general problem in floodplain areas in Khalijuri and Gowainghat as well as disaster free location namely Nachol. In Khaliajuri and Gowainghat the bad communication system was attributed to low scope for market and occupational mobility whereas it was attributed to low price of agricultural goods in the local market. Due to bad communication system, people also face difficulties to take sick people to hospitals.

Dowry was a repeated theme, occupied key place in the analysis of cause of poverty as well as the analysis of problems and gender relations. Although dowry was regarded as a harmful practice, neither men nor women in location showed optimism in getting rid of it (*see section 3.9 and 6*).

The sense of **insecurity** of being evicted from the slums on government land was strong among the slum dwellers in Chittagong. On the other hand, the slum dwellers in Dhaka blamed political strike (*hartal*) as a source of increasing insecurity. Strikes bar them from going to work (also

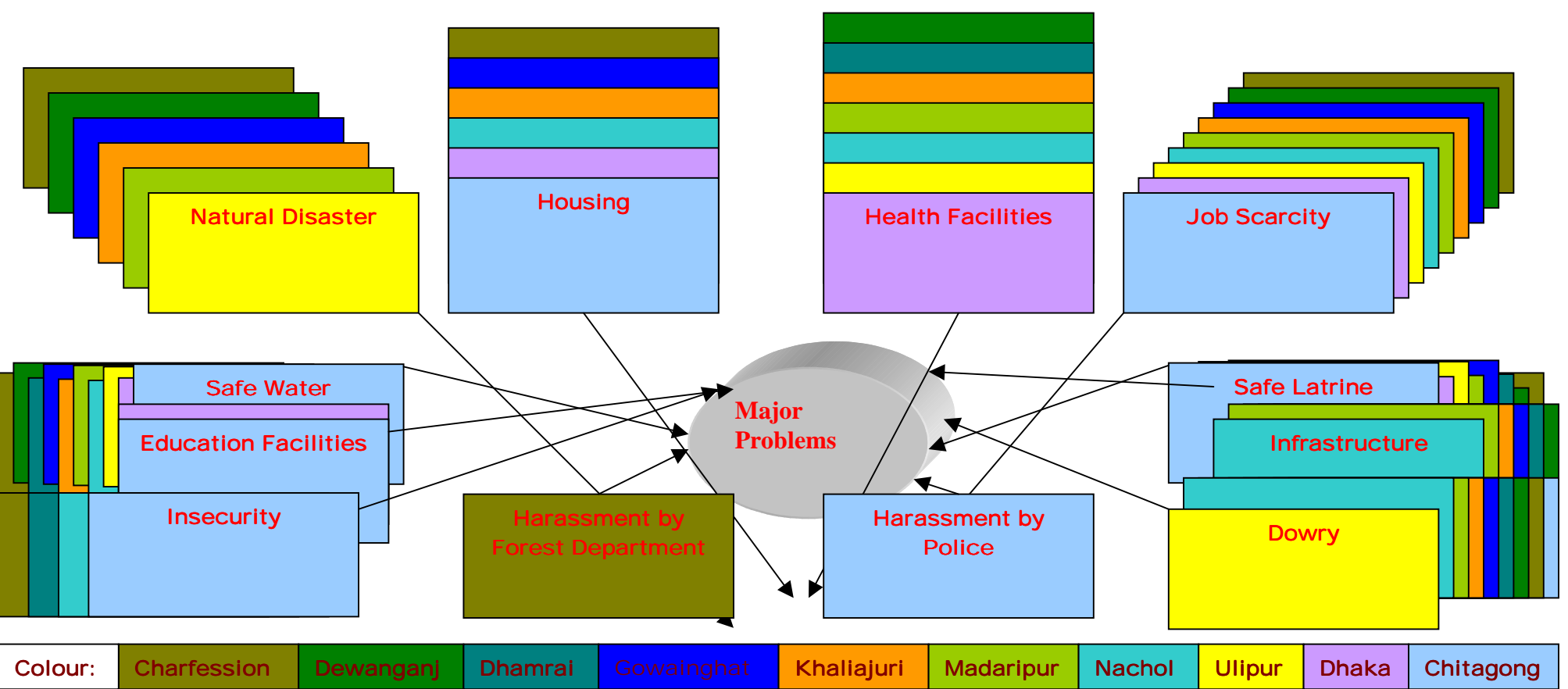
mentioned in Madaripur location). The price of daily necessities goes up during that time. To cope with that crisis the daily earners become compelled to resort to moneylenders.

Electricity supply was a concern among the men in Dhamrai and Gowainghat locations. Although it is not one of the major problems at the village in Dhamrai, men at the village in Gowainghat felt that electricity supply could encourage rich villagers to invest in rice-husking machine and would relieve villagers' sufferings.

Farmers in Khaliajuri and Gowainghat locations identified **declining productivity** of land as one important problem for them. They stated that production cost is increasing day by day but production of crop is not increasing. The production cost is increasing due to high increased requirement of chemical inputs (fertiliser and pesticide). Despite increased use of the inputs they failed to maintain a steady level of production of *boro* - one of the two main rice crops.

For poor children in Ulipur and Madaraipur, the main problem is **insufficient food** and even hunger. They also felt deprived when they saw that the children from well-off families went to good schools in towns and could watch television at their homes. Like these children, food as well as clothes are problem for elderly women. But they explained that even children receive priority while distributing food or buying clothes but they are always the last person to be chosen.

Many other problems that appeared less frequently are listed in Matrix 4.1.



Picture 1: List of problems in different study areas.

Matrix 4.1: List of problems by gender difference in different study areas.

Problems	Charfession		Dewanganj		Dhamrai		Gowainghat		Khaliajuri		Madaripur		Nachol		Ulipur		Dhaka		Chittagonj	
	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female	Male	Female
Natural disasters		✓	✓	✓			✓	✓	✓	✓	✓				✓					
Salinity	✓																			
Water logging												✓								
Job scarcity	✓		✓				✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
Low wage	✓												✓			✓	✓		✓	
Low price of agri. products													✓							
Landlessness	✓	✓		✓					✓											
No irrigation facilities							✓													
Lack of capital				✓											✓					
Lack of credit facilities														✓			✓	✓		
Lack of assets		✓																		
Harassment by FD	✓																			
Harassment by police																				✓
Local govt. representative							✓	✓												
Housing		✓						✓		✓				✓			✓	✓	✓	✓
Safe water		✓	✓		✓	✓	✓	✓		✓		✓	✓			✓		✓		✓
Safe latrine		✓	✓		✓		✓				✓					✓	✓	✓		✓
Bathroom																				✓
Health facilities			✓	✓	✓	✓				✓		✓	✓		✓	✓		✓		✓
Education facilities	✓	✓		✓	✓	✓		✓	✓	✓	✓	✓	✓		✓	✓	✓	✓	✓	✓
Infrastructure			✓	✓	✓		✓	✓	✓	✓	✓	✓	✓							
Population growth			✓	✓							✓		✓							✓
Insecurity of women		✓				✓							✓							
Social insecurity																				✓
Dowry	✓		✓		✓			✓	✓			✓		✓		✓	✓	✓		✓
Gas supply																				✓
Electricity						✓		✓												
Lack of unity														✓		✓				

4.2 Changes in Problems and Priorities

A reflection on the trend of the problems over the last ten years revealed that many new problems crept into the lives of the poor of the study locations. Many of them also did not stay as problems. But the intensity of most of the major problems discussed above did not decrease even if not increased. The problems related to water and sanitation, health facilities, communication and transportation have demonstrated a noticeable decrease across the study locations.

The discussion groups in cyclone-prone areas contended that problem of flood or cyclone was not a new new phenomenon to them but ten years ago it had been less disastrous. However, the threat of erosion of riverbank has reduced in Madaripur location due to an embankment and a groin on the Arial Khan river. But poor drainage caused waterlogging inside the embankment.

Constant shift of the mighty river Jamuna (Bramhaputra) has increased vulnerabilities of the communities along the river in Dewanganj and Ulipur locations. Flash flood and village erosion, typical of north-eastern region of Bangladesh behaved similarly. Although different in nature, cyclone and associated flood in Charfession location hit more frequently than before.

The problem of job scarcity has reduced in Dhamrai location as has been explained above. But in other areas, it is worsened by crop failure due to floods causing increasing hardships to landless and marginal farmers. Ever increasing population multiplies the problem. As a strategy to avert unemployment, a large number of men with women migrate to the slums in Dhaka and Chittagong and only to intensify competition for jobs.

The trend of education problem is bit interesting. The problem as such has not increased but increasing awareness has increased demand for education. The discussion groups explained that ten years ago they gave little importance to education so it did not appear as a problem to them. NGO intervention into primary education has already addressed the problem but clearly that is short of demand. A discussion group of youth linked education with employment whereas the others linked it with respect in the society.

The intensity of problem of safe drinking water has decreased than before in all study locations but the problem of sanitation did not experience much improvement. Distribution and installation of tubewell has had a contributory role to the improvement of safe drinking water supply though the number of tubewell is far from sufficient.

Housing appeared as a problem in four rural locations whereas in two of which (Charfession and Nachol) it did not change over the period. The problem in the slum locations is different in nature - high house rent - which went worse over the period. In Khaliajuri location, it underwent notable improvement after the flood 1998. The flood 1998 rather aggravated the problem but the post-flood rehabilitation programme by NGOs helped rebuild new houses by distributing free housing materials.

The problem of health facilities is lesser than before. However it does not mean that as a problem it has reduced which can be clearly followed from the discussion in the previous section. Setting up of health centres at thana level and NGO intervention into primary health care have contributed to whatever change the health care system experienced over the period.

Interestingly, despite many governmental and non-governmental efforts to raise awareness against dowry, the problem of dowry has not disappeared rather increased over the past decade. The discussion groups explained the difference between past and present by increasing demand for dowry. To meet increasing demand many parents of bride in rural study locations sold their properties or took loan from moneylenders have become assetless.

4.3. Need for External Support to Solve Problems

A common perception among the discussion groups was that many of the above problems could be solved if their opportunity for regular employment increases. The creation of new employment opportunity or to create access to local resources would require combined effort of the government and NGOs. For example, the government is the only authority to distribute access to *khash* land and water bodies. If government ensure the access and NGOs provide supplementary resources (credit and training) they themselves could create self-employment. Men and women believed that if their economic condition improves, they will be able to repair their houses by themselves. With some financial assistance from NGOs they will also be able to install tubewells and to set up sanitary latrines

By and large they wanted further government intervention to solve the problem of natural calamity, infrastructure, population growth and health facilities. But for solving community/household level problems they wanted extended increased of NGOs, whereas for education NGOs and government would need to complement each other's effort.

To protect communities from flood (and flash flood) and the effects of riverbank erosion, the discussion groups of the affected communities envisaged solution of constructing embankments, excavation of canal and dredging of rivers. In Charfession location they wanted more cyclone shelters in appropriate places. The men and women in Khaliajuri location believe that it is necessary to give protection wall to solve the village erosion permanently.

Construction and maintenance of educational institutions involve huge resources, which cannot be mobilised by the communities. It is essentially the task of government as well as of NGOs. Similarly, improvement of communication should be done by government with help from political leaders.

In some areas women as well as men were not sure how the problem of dowry could be solved. Self-awareness can contribute in this regard. Although government has introduced an Act against dowry, many villagers - at least most of the women in the discussion groups were not even aware of the Act. However, the programmes on the radio and television have had an impact on the general awareness of women in Madaripur location. Discussion groups in other locations also made suggestions of broadcasting more programmes against dowry on the radio and television highlighting its effect on the well-being rather than only broadcasting penal codes of dowry.

Hindu people of Gowainghat wanted a Hindu representative in the local government who will support the cause of the poor. Otherwise the Hindu poor will not get any benefit from government assistance. They envisaged a long-term impact of this reform in the local government of the area that it will ensure the Hindu fishers' access to *khash* water bodies for fishing.

5. Institutional Analysis

5.1. Important Institutions in People's Lives

The institutional analysis intended to explore how different formal and informal institutions impact upon the well-being of the poor. In other words, it aimed to capture some pre-determined dimensions of those institutions prevailing in and around study locations and affecting the lives and priorities of the poor. These dimensions included the behaviour of institutions, their influence on the lives of communities and the responses of the poor to different institutions.

The analyses in most locations were not as satisfactory as planned. It was difficult to arrive at an operational definition of institution that could be easily understood both by rural and urban communities. Although there is a *Bangla* term for institution, that did not help the facilitators much in pointing to at least an indicative meaning of institution. The definition of institution intended to cover rules and practices embracing both individuals and organisations. But in reality, it was not easy for the discussion groups to grasp how practice could become an institution. Examining the role of institutions was a new experience for the facilitators and they were not able to explain the concept reasonably. In most cases they resorted to some examples from the local community to lead analysis which largely influenced the identification of institutions. Thus the institutional analysis in all locations ended up in locating institutions featured by structure (for instance, school building) and persons (for instance, school-teacher) whereas ignoring many of those predicated on norms and practices (for instance, dowry).

Matrix 5.1 sorts out 20 common institutions across the study locations. The matrix provides a clear pattern that informal and localised institutions dominate the list while one third of them refer to individuals who established their identities through practising some socially necessary activities.

Non-governmental organisations were the most frequent in the list. Their common presence in all study locations was underscored by their role in development activities and relief and disaster management. The poor having no contact with NGOs mentioned NGOs, though with less importance, either for their role in post-flood relief management or for educating children (at the village in Dhamrai location). The NGO group members highlighted the fact that NGOs can be approached for assistance without bureaucratic complexity (for example, petition as in government office). Moreover, they allow giving opinion with regard to development activities carried out by them.

Local government representatives (Chairman or member of Union Parishad in rural locations and ward commissioners in slums) appeared in the list of all locations except for Nachol and Ulipur. The representatives in rural areas - chairmen or members of Union Parishad (UP) - received importance mainly from men for their role in settling disputes (over land or other things) in *salish* or in the UP, distributing relief goods and issuing citizenship certificates.

In the institution lists, they were followed by, although lesser common in frequency, other functionaries of the government operative at the local level. Those included *health care centres*, *police stations* and *commercial banks*. The police or police stations were mentioned for harassing people in the urban slums and in some rural locations (Dewanganj, Gowainghat and Khaliajuri).

For a similar reason the local *forest department* was included in the list of important institutions only in Charfession location truly reflecting the importance of reserve forestry in that cyclone-prone area as well as the prevalent dependence of the community on the forestry.

Village doctors and thana Health Complex (THC) were noted as important in the rural locations (except in Charfession) whereas graduate doctors including hospitals were in the slum locations. Village doctors are quick though not qualified in responding to illness of the villagers. As they do not charge any consultation fee, they were viewed positively in some locations (Ulipur, Dewanganj) whereas negative in others (in Khaliajuri, Gowainghat) for discriminating against the poor as is the case in Health care centres both in rural and urban locations.

Men in Gowainghat location identified family planning workers (Family Welfare Visitor of Union Health Complex) as important. Besides supplying contraceptives and medicine, the worker gives advice to solve different problems of the family.

Educational institutions were included in the list both by men and women. It was school in the rural locations, but it was college besides school in the slums in Dhaka. However the importance of college did not lie in its function in imparting education rather in its capacity to accommodate people in the buildings during floods. In addition, the discussion groups pointed out that college students also helped them with relief goods during the flood 1998.

In the rural locations (Dewanganj, Dhamrai, Ulipur) *school or madrasa teachers* found similar importance that of educational institutions. While schools offered education, the teachers created inspiration among parents to send their children to schools. Their advice in resolving household crises (marriage, illness etc.) was also praised by women and men at the villages in Ulipur and Dhamrai locations.

Religious entities (mosque or *imam*, temple or priest) were also as common as health and educational institutions. Mosque (also temple at the village in Gowainghat) was generally put on top of list mainly because they build solid images of religious beliefs of the communities. However, some specific social functions ingrained in religious beliefs and norms performed by them were the reasons of regarding these institutions so important. Apart from being place of prayer, mosques and *imams* play role in marriages and funerals. In several locations (Khaliajuri, Madaripur, Dhaka slum) mosque was also mentioned to be used for teaching Arabic language - learning of which serve no social or economic purposes except for religious belief. *Imams*, on the other hand, besides its main role of leading prayers at mosque at the villages in Khaliajuri and Ulipur assume a role in the *salish*.⁴

⁴ *Imams* played contemptuous roles in many places of Bangladesh and imposed severe religious sanction on the poor and powerless by using their positions in mosques. Their target is often women whom the sanctions allowing whipping in public for violating norms. Superstitions and religious beliefs lead villagers to accept the sanctions. Although the sanctions are proposed in mosques it is settled in *salish* attended by *matbars* and, UP chairmen and members. The news of such sanctions and protest against sanctions is not uncommon in the national press. In one such case, a girl in a village in Kurigram district was sanctioned severe whipping. She was convicted by an *imam* and *salish* for marrying a boy by registering the marriage in the civil court. The marriage was declared non-islamic by the *imam* and the *salish* of the village (see daily Sangbad, January 30, 1999; the daily *Muktakantha*, February 2, 1999). In another incident in Manikganj district, one *imam* imposed sanctions on singing national anthem in a school, as he felt disturbed while teaching Arabic in an adjacent mosque (the daily *Sangbad*, January 1, 1999).

Moneylenders appeared to operate in all the study locations except in Dewanganj although they did receive varied weights in different areas and from men and women. Their presence is favoured by high seasonality of employment and consequent irregularity in income. Moneylenders take opportunity of these situations while lending money with a very high interest rates. Their resilience against micro-credit programmes is rooted in their unconditional lending to cover shock and eventuality though with high interest rates. In study locations, these included illness, crop failure and marriage. At the villages in Khaliajuri and Charfession, the poor from the bottom category borrow money in the slack season in return for selling labour (as labourers during peak fishing or harvesting periods) in other season. It is tacitly agreed that the wage offered by moneylenders will be lower than that of the market rate.

Matbar (literally head of a village) occupied a key place in the rural social life (Dewanganj, Dhamrai, Khaliajuri and Ulipur) despite breakdown of many traditional authorities of the Bangladeshi villages. Matbari or dewani are linked to a fortunate few from upper category owning both wealth and power (sometimes connections with urban institutions). They support several groups of villages through patron-client relations. In the study locations, they are honoured because of their age as well as their command over resources and power. They are the key persons in *salish* in settling disputes. Although other studies give clear indication that this a traditional position in the rural power structure that exert coercion on the poor (Rahman and Hossain 1992), the current study failed to unearth that dimensions.

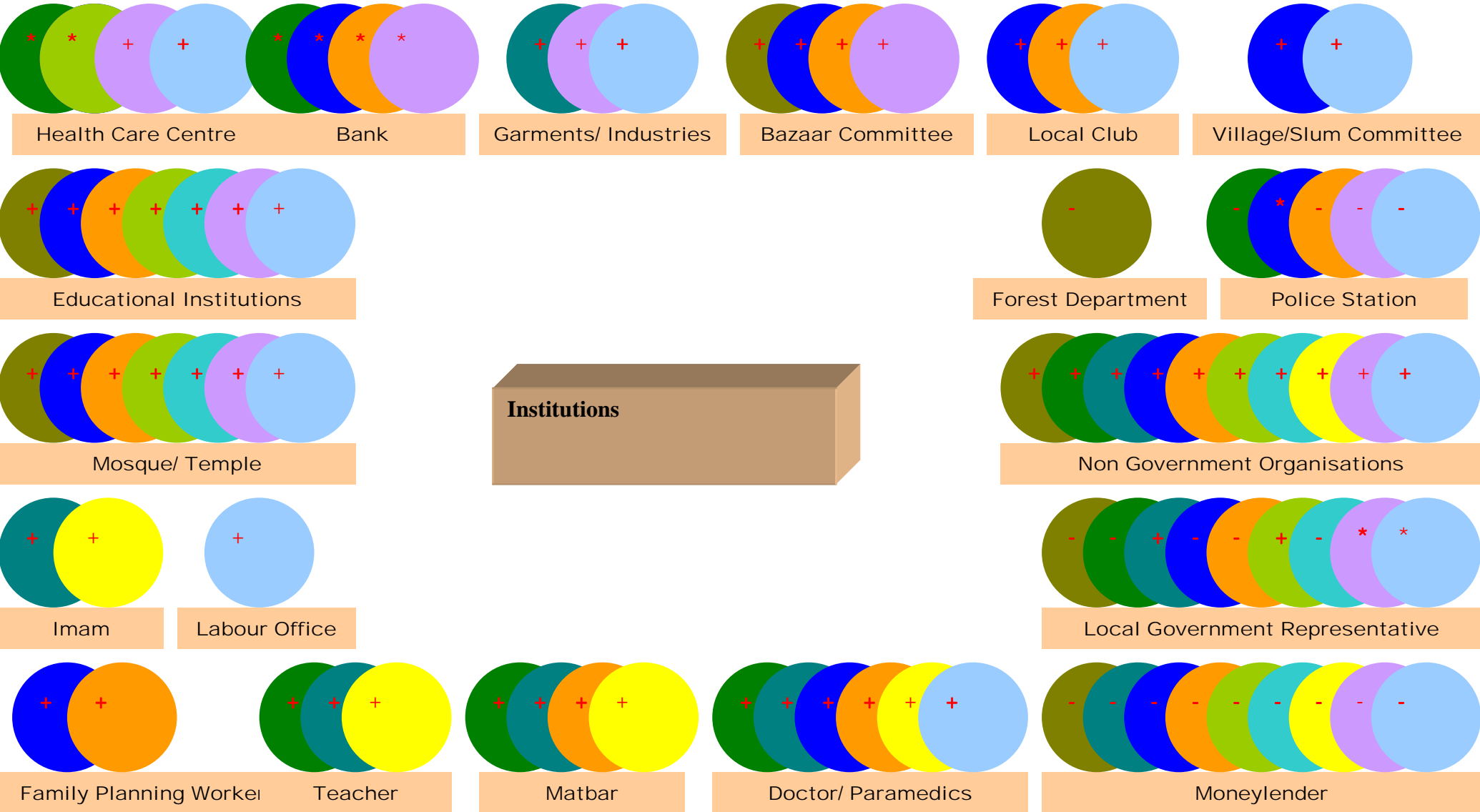
Village committee (in Gowainghat location) and clubhouse (in Gowainghat, Khaliajuri and Chittagong) were mentioned for their role in some socio-cultural activities. Village committee cooperates in crises through small subscriptions and other social ceremonies. A similar pattern was reported in Dhaka and Chittagong slums. The clubs on the other hand are mainly used for recreational activities (sports, cultural events). In Chittagong slum, the club was also used as a temporary centre for immunising children during the national immunisation day. In Khaliajuri location, it was used for holding *salish* and other meetings (NGO meetings). Like the village committee in Gowainghat, club in Khaliajuri raises small fund to extend interest-free loan to the poor families.

The villagers of Charfession, Khaliajuri and Gowainghat held that the bazaar/**bazaar committee** is an important institution for them because it is a place for buying and selling, doing small trades, visiting important people like UP chairmen or members, village doctors, moneylenders, etc. The slum dwellers of Dhaka also identified bazaar as an important institution for them.

Readymade **garments industry** was particularly important to young female participants of Dhaka and Chittagong slums as the industries give employment to them. In Chittagong, a labour office works for helping garments workers with regard to labour welfare (for instance, regularity in salary) was also considered as important by the women.

Matrix 5.1: List of important institutions by gender difference in different study areas.

Problems	Charfession		Dewanganj		Dhamrai		Gowainghat		Khaliajuri		Madaripur		Nachol		Ulipur		Dhaka		Chittagonj	
	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women	Men	Women
Imam					✓	✓									✓	✓				
Family Planning Worker							✓		✓	✓										
Matbar/ Dewani			✓	✓	✓	✓			✓						✓	✓				
School/ Madrasha Teacher			✓	✓		✓										✓			✓	✓
Local govt. representative	✓		✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓			✓	✓	✓	
Doctor/ Paramedics				✓		✓		✓	✓	✓					✓	✓				✓
Moneylender		✓				✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓		✓	✓
Village/ Slum committee							✓												✓	✓
Bazaar committee		✓						✓	✓	✓							✓			
Local club							✓			✓										✓
Mosque/ Temple	✓	✓						✓	✓	✓	✓	✓	✓	✓				✓	✓	✓
Educational institutions	✓	✓						✓	✓	✓	✓	✓	✓	✓			✓	✓	✓	✓
Forest department	✓																			
Health care centre				✓			✓				✓	✓					✓	✓	✓	✓
Police station			✓				✓	✓	✓	✓							✓	✓	✓	✓
Labour office																				✓
Garments/ Industries					✓												✓	✓		✓
Bank			✓	✓			✓		✓	✓							✓	✓		
NGOs	✓	✓		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓



Institutions

Colour: Charfession Dewanganj Dhamrai Gowainghat Khaliajuri Madaripur Nachol Ullipur Dhaka Chitagong

Sign: + 'Positively Influence' - 'Negatively Influence' * 'Mixed Opinion'

Picture 2: Important institutions and nature of influence in the livelihoods of people.

5.2. Positive or Negative Influence of Institutions in people's lives

The previous discussion is already indicative that different institutions play different roles in the lives of the rural and urban poor. Besides, general description of the institutions, the discussion groups were asked to categorically differentiate between those institutions that played negative or positive roles while neither appeared less important. The following matrix visibly indicates the positions of the listed institutions in positive or negative pole.

Matrix 5.2 Institutions that influence lives of the poor positively and negatively ('+' indicates 'Positively Influence', '-' indicates 'Negatively Influence' and 'X' indicates 'Mixed opinion').

Category	Name of the sites									
	Char Fession	Dewanganj	Dhamrai	Gowainghat	Khaliajuri	Madaripur	Nachol	Ulipur	Dhaka	Chittagonj
Imam			+					+		
Family Planning Worker				+	+					
Matbar/ Dewani		+	+		+			+		
School/ Madrasha Teacher		+	+					+		+
Local govt. representative	-	-	+	-	-	+	-		X	X
Doctor/ Paramedics		+	+	+	+			+		+
Moneylender	-		-	-	-	-	-	-	-	-
Village/ Slum committee				+						+
Bazaar committee	+			+	+				+	
Local club				+	+					+
Mosque/ Temple	+			+	+	+	+		+	+
Educational institutions	+			+	+	+	+		+	+
Forest department	-									
Health care centre		X		X		X			+	+
Police station		-		X	-				-	-
Labour office										+
Garments/ Industries			+						+	+
Bank		X		X	X				X	
NGOs	+	+	+	+	+	+	+	+	+	+

The matrix clearly shows that informal institutions with the exception of moneylenders have had positive influence on lives and livelihoods of the communities across the study locations. Only two other types of formal institutions - readymade garments industries and NGOs - were so unanimously pointed out as positive in the lives of the communities.

The influence of local government representatives as well as other government agencies is not lineal and vary area to area as well as from group to group. The local government representatives were reported to have positive influence only in Madaripur, Dhamarai and Dhaka locations. The positive assessment mainly perceived from the representatives' role in assisting with relief during the flood 1998. However, one discussion group at Dhaka slum had negative reaction complaining that there had been discrimination against the poor in relief distribution during the flood 1998.

Police station, except for a mixed reaction in Gowainghat, received negative assessment in all locations wherever it was mentioned. The forest department in Charfession location received a similar assessment. The reason behind the negative assessment was harassment both by the police and the forest department officer.

The categorical distinction between negative and positive influences also reveals an interesting feature: moneylenders' presence is pervasive nonetheless they were assessed as contributing negatively to the lives through high lending rates.

Text Box 4: Negative influence of formal and informal institutions

Rani Begum (30) is mother of three sons and one daughter. She was born and brought up in Char Kukri-mukri in Charfession thana and was married to Abul Hawlader 18 years ago. Her poverty is her misfortune, the result of an inimical act committed by the Forest Department and the police. Over a decade ago, her husband had some cultivable land and cattle with which they could make their living well.

In 1989, police sent Rani's husband to jail upon a false conviction of felling tree by the Forest Department. A heavy shock it was for Rani's household, for her husband was the only income-earning member. Additionally there were expenses for the court and for giving bribe to forest department officials. To meet these lumpy expenses, she borrowed Tk10,000 from a moneylender. In 1991, the case was dismissed and her husband was freed. But that was just a beginning of sufferings of her family. Because, they had to sell out their assets - cultivable land, cattle and whatever saleable they owned - to repay the loan with high interest. Having lost agricultural asset, her husband started to work as a day labourer for a fish trader in Char Kukri-Mukri. Rani has sent her two sons to work for well-off neighbours only for food.

Last year, 1998, they repaid the loan. Rani now feels relaxed. She now tries to raise some savings because she needs some cash to repair their house and to marry off her daughter. For that Rani weaves mat with *gol pata* (an aquatic plant typical of this area) and sell locally or sews *katha* (embroidered quilt) whichever is convenient according to season.

Now, her only dream is to buy a piece of cultivable land.

5.3. Rate of the Institutions in terms of Trust and Confidence

The discussion groups were asked to assess their listed institutions by using some pre-determined criteria to enable to understand why a particular institution played negative or positive role. The following discussion is the synthesis of the assessment based on two broad criteria trust and effectiveness. However these two criteria subsume many other irregular but context specific criteria such as access, support and participation in decision-making.

The discussion groups were allowed to construct a meaning as to what did they understand by trust. Their varied definitions of trust and confidence were synthesised to derive the following characteristics: *assistance, intensity of interaction, reliability and commitment*. A common feeling prevailed over all discussion groups that these characteristics were not easy to fit in real life as trust and confidence on institutions does not grow in one day. The institution that is trustworthy in one period of year may appear with inverse characteristic in another period or next year. Similarly, an institution may gain trust over years but is not unlikely to impair it by inadvertent action against the community, which may or may not loose the confidence of the community.

On the other hand, the more an institution influences the living of the people positively, the more effective that institution is. If service is delivered in time, according to need and in consultation with recipients then the institution is effective.

Matrix 5.3: Rate of institutions in terms of trust and confidence (High = 1, Moderate = 2, Low = 3, Nil = 4).

Category	Name of the sites									
	Char Fession	Dewanganj	Dhamrai	Gowainghat	Khaliajuri	Madaripur	Nachol	Ulipur	Dhaka	Chittagong
Imam			1					1		
Family Planning Worker				1	2					
Matbar/ Dewani		2	2		2			2		
School/ Madrasha Teacher		1	2					2		2
Local govt. representative	3	3	2	4	4	2	3		3	3
Doctor/ Paramedics		1	2	2	2			1		1
Moneylender	2		2	2	2	3	3	3	2	2
Village/ Slum committee				1						1
Bazaar committee	2			2	2				2	
Local club				1	2					3
Mosque/ Temple	1			1	1	1	1		1	1
Educational institutions	2			2	1	1	1		1	2
Forest department	4									
Health care centre		3		3		4			2	2
Police station		3		3	4				4	4
Labour office										1
Garments/ Industries			3						3	2
Bank		3		3	3				1	
NGOs	1	1	1	1	1	1	1	1	1	1

Across the study locations, **NGOs** were the only institutions that received unanimous credit for being reliable and trustworthy. As the discussions took place predominantly amongst NGO group members, this unanimity could be a bias. However, the result from the discussion with non-NGO members (at the villages in Dhamrai, Charfession and Gowainghat) did not demonstrate any noticeable divergence. If any members of discussion groups did not receive any direct NGO assistance (poor women in Dewanganj location), they tended to place lower level of confidence on NGOs. But indirect support received by non-members (such as schooling opportunity for their children) influenced their views in some locations (Dhamrai) in favour of NGOs. The others placed high confidence on NGOs as they receive development (education, training, credit) and relief assistance. Confidence also grew due to co-operation of NGO staff and quick responses of both NGOs and staff to the loss of the poor (largely the targeted poor, but also the non-targeted) caused by natural calamity. NGOs were also rated high because of their collaboration with the local government for the benefit of the community at large. As NGOs do not discriminate against females, trust on NGOs did not feature any gender difference.

NGO activities were rated highly effective though with a mixed feeling at the village in Khaliajuri where poorest of the poor were not covered by one NGO. Effectiveness was judged based on less trouble faced to contact NGOs and scope of speaking out needs to the NGO staff. They not only listen to the poor but also keep their commitment in meeting the expressed needs again with the exception in Khaliajuri location. The discussion groups at the village in Khaliajuri explained that the NGO they were in touch with attached more importance to credit than anything else and staff of the NGO was not considerate while pressing for repayments of loans. In one extreme case, a borrower was abused and threatened to sell out his asset to repay loan.

Local government, neither in rural nor in urban locations enjoy confidence of the poor and are regarded least effective institutions except at the villages in Dhamrai and Madaripur. Because, the UP chairmen and members never kept their pre-election commitment of repairing or constructing roads, providing with tube-wells etc. The city corporations including ward commissioners were rated low in both the study slums for similar reasons. They (the city corporations) undertook some infrastructure development activities around the slum in Dhaka nonetheless showed bias towards the richest and powerful. At the village in Gowainghat, UP Chairmen charged fee for issuing nationality certificate which a villager in that union should get free on claim. In inter-village clashes, UP chairmen/members play an important role at the village. But if assistance is sought, chairmen abuse the members of the factional groups.

The relief goods after the flood 1998 played a key role in judging effectiveness of the UP chairmen. In two locations they were accused of selling out (at the village in Dewanganj) and showing favouritism (at the village in Charfession) in distributing relief goods. While in other locations (Dhamrai and Madaripur), they were judged effective, particularly in Madaripur locations where the UP chairman made good arrangement for relief distribution after the flood 1998. However, in none of the locations the Union Parishad was judged accessible to the poor.

The trust and confidence on **village doctors** (and paramedics) can be sharply contrasted with lack of confidence on government health care centres both by rural and urban communities. The confidence on village doctors grew out of their good relationships with villagers regardless of class. In Ulipur locations, the discussion groups admitted inability of village doctor to treat all diseases but that did not affect their level of confidence on him. Paramedics in Gowainghat and Khaliajuri locations routinely visit villagers, whereas the village doctor in Ulipur location respond to the call of any villagers at any hour. Moreover, the village doctor in Ulipur location helped many patients in getting admission to the district hospital. In Ulipur and Dewanganj locations village doctors were rated highly effective as they gave medicine on credit and charged no fee for prescription, whereas the village doctor at the village in Gowainghat refused to treat the poor as the poor could not pay. Destitute held it ineffective. In contrast, On the contrary, local cultural practices at the village in Khaliajuri have discouraging effect on the relationships between family planning workers and villagers where family planning is still considered as sin by many. Despite having confidence, family planning workers' service was not regarded as much effective in Khaliajuri location mainly because of long interval (three-month) between two visits. However, considering limited ability of the workers, the villagers in Gowainghat location appreciated her moderate effectiveness in creating awareness of health and family planning.

The dissatisfaction and lack of confidence on government health care centres originated from undue entry fee charged to the rural patients. The fee might not be high or undue but as villagers

were not aware of this recently introduced system in place of long free system, they were taken aback while asked for paying to government health centres. One women discussion group at the village in Madaripur stated that they were charged higher than the stipulated fee for entry and regarded government hospitals not as effective as they expected. Similar opinion was found at the village in Gowainghat. From their experience, they explained that doctors at the hospitals were not regular and the hospital staff asked to buy medicine from outside which should have been given free by the hospital.

As parents, the members of the discussion groups showed mixed reaction to **the educational institutions**. They showed full confidence on non-formal primary schools run by NGOs but moderate on government and semi-government schools. Although they showed respect for teachers (both in villages and slums) they declined to show similar respects to the school committees of the government schools. In both types of schools, children receive free books but in the government schools the supply of book was always short of requirement which led to the emergence of favouritism in distribution by the committee and discrimination against poor children. It never happened to NFP schools. Moreover, teachers of NFP schools visit parents and invite them to visit schools to consult problems regarding attendance of children and quality of education.

Except in Chittagong location NFP schools were rated as highly effective and government schools moderately effective. Effectiveness was judged by the dropout rate, which is higher in the government schools. The ineffectiveness of the government schools also arouse out of irregular attendance of teachers as well as long distance between the schools and the villages. Long distance together with bad communication discouraged parents for not sending their children to government schools. For the slum dwellers in Chittagong, government educational institutions were less effective because it does not prepare children to get a job.

Mosques and **temples** received high confidence across the study locations. The trust is partly an outcome of the socialisation process, as the discussion groups explained, an outcome of the belief attached to religious institutions by the society. The previous section indicates that the religious institutions have influence on their socio-religious lives but not on the livelihood opportunities. However there is an interesting contrast between the nature of confidence in rural and urban locations. At the village in Gowainghat, confidence of the people in mosque lay in their practice of going to *imam* or priest to seek a blessing of god to overcome social and natural shocks (illness, flood). In Dhaka slum, the discussion groups mentioned outright that mosque is of no use during crises.

Over and above, religious institution was rated as moderately effective. The reason is already explained above that despite their important role in social or religious lives, they can not come forward with financial help during crises. Exception was found at the village in Gowainghat where some poor Hindus live on the land owned by temple and therefore temple was regarded as supportive to livelihood. In other areas, mosque excludes the poor from the decision making process (this among others enable mosques and *imams* in different areas to impose unjustified sanctions in the name of islam; *see footnote 4*). The feeling of discrimination of the mosque against women and against the poor was stronger among women in Dhaka and Madaripur locations.

Moneylenders received moderate trust in most locations but low trust in Ulipur, Madaripur and Nachol. However, a women discussion group in Ulipur placed some confidence on moneylenders only because they lent money anytime without collateral. For some purposes such as dowry, moneylenders are the only source of borrowing. Their flexibility in lending albeit high interest rates creates a sense of confidence among borrowers. But in Khaliajuri location, one discussion group stated that moneylenders take signature on blank papers, which they use as legal evidences to use force or to seize property in case of non-repayment. So, they have little trust on moneylender. Even if they did not use any paper, they attached huge collateral with lending in Dhaka slums whereas advance and distress selling of labour was used as collateral in Charfession and Gowainghat locations.

However, as they operate flexibly and with speed in lending, they were regarded moderately effective institutions in four study locations. In the slum and other rural locations (Gowainghat, Khaliajuri and Nachol) their effectiveness were rated low. The rating of low effectiveness was also judged by ruthless behaviour of moneylenders in case of non-repayment - seizing borrowers' assets and determining interest rate unilaterally. Although they extend money during crises, moneylenders were not regarded a positive crisis-coping institution because of these lending behaviours.

Matbars (or *dewans*) were moderately trusted at the villages in Dewanganj, Dhamrai, Khaliajuri and Ulipur. Trust or distrust on *matbars* was linked to their role in *salish* and settling disputes related to property or social relations. It has been already indicated that for this and other reasons, the *matabars* get respect from villagers. However, the poor in none of the locations were willing to place full confidence on them. Neither they could rate *matbars* low. They could have placed full trust if the *matbars* did not show bias towards the rich in settling disputes. The discussion groups also regarded *matabars'* effectiveness low except in Ulipur location, where *matbar* is a former UP chairman. In other places *matbars* are neither accessible nor open while taking decision.

But the **village committee** at the village in Gowainghat, which takes over the role of *matbars* in the *salish*, received full trust and confidence. The poor trusted because they had efforts in setting up the committee. The VC members maintained honesty in *salish* and give more or less equal attention to everybody's interest. People never showed any dissatisfaction to the VC's judgement. Similar situation was observed in the Chittagong slum where a slum committee provided assistance during crises and allowed participation of others in the committee.

Local club received full trust at the village in Gowainghat, moderate at the village in Khalijuri and low in the Chittagong slum. In Gowainghat location, the poor have participation in the club and the club committee maintains transparency. Its effectiveness lies in its role in offering a place for social gathering and holding cultural activities. It also extends some interest free loans to the poor. The low trust in Khalijuri emerged from the history of the club. A political party established it and the villagers supposed that someday the club would be used only for party interest. On the other hand, the slum dwellers in Chittagong slum could not assess the club clearly, as they had no idea about the activities of the club. In both these locations clubs' effectiveness was rated low.

Neither **bazaar nor bazaar committee** enjoyed uncritical confidence from villagers in Charfession, Khaliajuri and Gowainghat locations. While men in Khaliajuri was positive to bazaar, women showed distrust complaining the bazaar committee collects extra tax from them. Villagers in Charfession and Gowainghat locations were critical about bazaar committees: wholesalers manipulate weight while buying paddy from poor farmers. Bazaar committee never took action against it even after having received complaint from the sellers as the committee members and the wholesalers are in good terms.

Although they demonstrated ambiguity about the tax collection system of the bazaar committee, the moderate effectiveness of bazaar emerged from the very function that it plays. Women are barred from going to bazaar, specifically mentioned in Gowainghat and Charfession locations though it is typical of rural Bangladesh.

Matrix 5.4: Rate of institutions in terms of effectiveness (High = 1, Moderate = 2, Low = 3, Nil = 4).

Category	Name of the sites									
	Char Fession	Dewanganj	Dhamrai	Gowainghat	Khaliajuri	Madaripur	Nachol	Ulipur	Dhaka	Chittagong
Imam			2					3		
Family Planning Worker				2	3					
Matbar/ Dewani		2	2		2			1		
School/ Madrasha Teacher		1						2		
UP chairman and member	3	3	2	4	4	2	3		3	3
Doctor/ Paramedics		1	2	2	2			2		1
Moneylender	2		2	3	3	2	3	2	3	3
Village/ Slum committee				1						3
Bazaar committee	2			3	2				2	
Local club				1	3					3
Mosque/ Temple	2			1	2	2	2		2	2
Educational institutions	2			2	2	1	1		2	3
Forest department	4									
Health care centre		3		3		4			2	2
Police station		4		3	4				4	4
Labour office										1
Garments/ Industries			1						2	1
Bank		4		4	4				2	
NGOs	1	1	1	1	2	1	1	1	1	1

Readymade garments industries generated both confidence and scepticism among the slum dwellers in Dhaka and Chittagong locations. Lower and irregular wage, frequent and unilateral termination on trifling pretext are the sources of scepticism. Nevertheless it has an effective role in contributing to their livelihoods, though more effective in Chittagong than in Dhaka in terms of increasing economic mobility of women. Slum dwellers in Chittagong location mentioned labour office that offers legal assistance to dismissed garment workers and in getting salary regularly.

The **police station**, appeared in five locations including two slums, bore no confidence and rated as least effective. It harasses innocent people and nobody could file a case without paying a bribe or being harassed. On the other hand, poor people generally fall in trap of false cases. Because, stated by a group in Dhaka location, the police always catch innocent people to save criminals. They never come on time when an incidence in the slum is reported. The false case against innocent people in Khaliajuri location led to loose them everything. In Charfession location, it was the local forest department that played the same role as of the police. While the department allows activities leading to destruction of forest, it camouflages its illegal activities by frequently filing cases against poor people.

Poor people have little trust in commercial **bank**. They have to take help of the agents to take loan even after submitting valid documents of land as collateral. The officers of the bank are to be bribed. Bank is not an effective institution to the landless people. Bank is the most effective to the rich because they can take loan from it easily.

5.4. People's Influence over Local Institutions

The discussion groups in all the rural locations contended that villagers have some influence on NGOs. According to them without co-operation from the villagers it would not have been possible for NGOs to mobilise men and women into group to pursue socio-economic development of the poor. Therefore, NGOs always give some value to the opinion of the villagers.

But apart from the rich and powerful, no villagers have any influence over local government or local government representatives. Likewise, they cannot influence other government institutions such as the police station and commercial banks. But they can influence the informal institutions such as mosque, club, and committees. Village committee and clubs in Gowainghat are regarded as villagers' own institutions, as they villagers including the poor had efforts to give shape to these institutions. Interestingly, slum dwellers in Dhaka felt that they have no influence over any institution whereas those in Chittagong felt having some influence over the slum committee.

The poor want to increase their influence over NGOs where they can do it more easily. The reason is that in many cases, the NGO staff are not considerate to defaulter borrowers. More influence over NGOs would mean to make the staff understand the problems of borrowers.

Interestingly the discussion groups did not give up hope with regard to formal and government institutions. They want to have influence over activities of local government/representatives as well as over the police station and commercial banks. If the influence is established, the Union Parishads and city corporations will act in accordance with the need of the poor. They must maintain transparency and accountability to the villagers with regard to development activities in the area. If they restrain from indulging in corruption and malpractice, the police station and bank officials will not dare to recourse to malpractice.

5.5. Institutions that Support People During Crisis

Crop failure due to natural disaster, loss of assets, illness, selling of asset due to dowry, sudden death of male earning member, etc., control the well-being or ill-being of the families in the study locations.

Matrix 5.5: Institutions that support people during crisis.

Category	Name of the sites									
	Char Fession	Dewanganj	Dhamrai	Gowainghat	Khaliajuri	Madaripur	Nachol	Ulipur	Dhaka	Chittagong
Imam										
Family Planning Worker										
Matbar/ Dewani			✓					✓		
School/ Madrasha Teacher										
Local govt. representatives		✓	✓			✓			✓	✓
Doctor/ Paramedics		✓	✓							✓
Moneylender	✓		✓		✓	✓	✓	✓	✓	✓
Village/ Slum committee				✓						✓
Bazaar committee										
Local club				✓						
Mosque/ Temple										
Educational institutions									✓	
Forest department										
Health care centre										✓
Police station										
Labour office										✓
Garments/ Industries									✓	
Bank										
NGOs	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

The common mechanism that was found across study locations to cope with crises is going hungry. They borrow money from relatives and neighbours to cover expenses of the distress period. But more often they borrow it from moneylenders at exorbitant rate. Many of them sell labour in advance as a form of collateral. The marginal farmers tide over crises by selling out their last piece of land.

If illness coincides with other crises - slack season, natural calamity - it causes greater hardships to the household. Engaging children in selling labour for earning or in work for expenditure saving is another common mechanism to cope with crises. In many rural locations temporary migration to towns are resorted to avert crisis. In Ulipur and Khaliajuri locations, low food intake during slack season or during flood was shown as a cause of physical weakness of men and women. As a result of it men cannot undertake labour-intensive work.

In Gowainghat, village committee and club come forward to help poor people during crises with their limited financial capabilities. When flash flood occurs and sweeps away houses of poor

people the members of village committee comes forward to help the affected people by raising subscription from common people. Sometimes, for treatment of sick people and marriage of poor girls, the members of the club raise subscription from rich.

When people fall victims of natural calamity, they approach the local government representatives for help to get out of the crisis. The help that they get from local government representatives is too meagre to meet their needs. Besides, they do not get help on time.

Natural disaster is one of the reasons that make the villagers fall in economic crisis. At that time, NGOs go forward to help them spontaneously. They successfully identify the needy people and distribute sufficient and necessary relief among them. They take part in such humanitarian programme to help people to move out of the crisis.

In Khaliajuri, at the time of natural disaster when village is on the point of erosion, all villagers try jointly to protect the village. If necessary, villagers remove their tins from houses and try to protect the village by making protection wall with this. One family gives shelter to the other family. By co-operating in this way, villagers try to cope with the natural disaster.

6. Gender Relations

6.1. Division of Responsibilities within Household

The general pattern of women's responsibilities within households in rural locations demonstrated many notable changes over the last decade. Nonetheless, the traditional way of sharing household responsibilities still determines family workload of women and men.

A common list of activities with gender difference could easily be derived from the findings from urban and rural locations: women cook, wash, keep houses clean and tidy, look after cattle and, bring up children; men on the other hand go to market to buy and sell household necessities and products. It is men who earn major cash income from farm or off-farm. However poor women in many locations (in Khalijuri, Gowainghat, Dewanganj and Ulipur) also reported their engagement in income earning activities in village agriculture and rural works programmes albeit in return of low wage. Their contribution to household consumption through expenditure saving activities (foraging from open water in Khaloajuri) was also reported. While men frequently adopt migration (in Ulipur and Madaripur locations) as a livelihood strategy, women cannot unless are led by their husbands.

The involvement of the poor women in NGO-led activities has increased their incomes as well as workload. In addition to traditional household responsibilities, they now spend a considerable amount of time in regular meeting, attending training and other activities mobilized by NGOs. On the other hand, with the credit taken from NGOs, they are engaged in self-employment activities - cattle and poultry raising and petty trading.

The poor women in Khaliyajuri location reported that their workload is heavier than before. But the women in Dhamrai location even with heavier burden are in exceptionally better positions than women in other villages do. Their scope of employment in industries has contributed to this end. Those who work at the export processing zone are relatively relieved from their traditional household responsibilities but at the expense of more than 12 hours' work at factories.

Like the rural poor women, urban poor women have experienced an increase in their workload. Apart from the traditional responsibilities, some women work in the factories - garments, handicraft, leather and shoe factories; some in other types of informal works - grinding bricks for construction, grocery and some as maidservants. Additionally, they perform daily shopping which the rural women never could do. Both poor and better-off women in Dhaka slum reported that they now allocated more time on caring for children's education - sending them to schools regularly and looking after their home task in the evening. As of the rural women, their involvement with NGO groups has increased their area of activities.

Men are only responsible for bringing money to the family. One women's group in Chittagong slum reported that their husbands assist in household chores during illness. Some women also reported that because of women's increasing contribution to the household budget men behave bit relaxed.

But with their income earning, their participation in some important though not major household decisions (children's education, buying household necessities, daughters' marriage, family planning etc.) has increased.

6.2. Responsibilities within Community

There has been an ambivalent pattern regarding the position of women in the community. On the one hand, NGOs have increased physical mobility of poor women through their training activities and awareness-raising; on the other traditional values still limit women's free movement in many areas. Women associated with NGOs can travel far from their homes to participate in development or organisational activities. However, the communities in Ulipur and Charfession locations do not still accept their presence in market. The traditional *purdha* (socio-religious seclusion) system prevailing in Charfession location considerably reduces women's movement. But better-off as well as poor women living close to town in Madaripur location reported that they have gained certain freedom of going to markets.

Interestingly, women can participate in local government (Union *Parishad*) election but they are still excluded from key informal institutions and community decisions. This finding highlights a sharp contrast between improved socio-political mobility and rigid *status quo* of women in the rural Bangladesh. Any social gathering (for instance, feast on any occasion) is organized by men while ignoring women from decisions though not from enjoying it (reported in Madaripur location). It is to be noted that the political mobility of the poor women is a combined outcome of a recent government legislation and NGO mobilization (not everywhere) to compete for a membership through election in the Union Parishad. At the village in Madaripur a group of NGO-organized women asserted their franchise in the 1998 Union Parishad election braving suppression of the police. However, women in Charfession, Madaripur and Ulipur reported that their political-constitutional uplift in the local governance could not help them to play any role in the *salish*. Men members of the Union Parishad either suppress them or their roles in *salish* are taken over by their husbands.

6.3. Violence against Women

The common opinion of the poor and better-off women across the rural and urban study locations was that the incidence of violence against women was lower than before. Although reasons behind the decrease varied, increased awareness and income contribution to households of women contributed to it. Women in Gowainghat location reported notable impact of NGO interventions on dowry; it has reduced the extent of dowry. However the dowry situation elsewhere is not so worth mentioning. The efforts of NGOs and media have positively increased poor women's awareness of social and legal rights in relation to marriage. But neither the village institution (*salish*) nor legal institutions (thana, court) provided any support when women stood against husband's polygamy and divorce (at the village in Khalijuri). Despite the fact that violence on women has decreased, its presence in different forms in both rural and urban loations could be found. Dowry together with poverty triggers off this violence in the rural communities.

A general pattern of violence against women in slums was difficult to discern. The level of violence was different in the two study slums in the Dhaka and Chittagong. Women in Dhaka

slum reported that physical abuse and nagging have decreased due to that their earning capacity while the women in Chittagong slum reported otherwise.

In the Dhaka slum NGO-organized women could protest against men abusing their wives. But in the Chittagong slum, the repression on women was reported to take more violent forms - from beating and raping to divorce and polygamy on simple pretext. Here women complained that the government took no action against crime occurring in their slum. The poor and better-off women mentioned that deteriorating social environment affected behaviours of the children in the slum. Young sons torture their mother if mothers fail to meet their demands.

Polygamy and demand for dowry increased in both the slums due to different reasons. The rich give dowry to maintain their status in the community and the poor give on pressure. Polygamy on the other hand is a disempowering aspect of urban women's income earning ability. Only in return of giving social recognition and protection men marry as many women as possible to take share of incomes of the women.

6.4. Women's Feelings about Power

By the term *power* women generally think that husbands will give importance to their opinion. Besides they must have

- education,
- intelligence and common-sense,
- the ability to speak with others,
- some money,
- their own assets,
- earning sons,
- respect from the family members of their opinion,
- participation in settling small family disputes and quarrel, and
- the abilities to buy necessary things if need arises.

7. Conclusion

With findings from only 10 locations, this study has no intention to arrive at a general conclusion on rural or urban poverty. The following points are made with this note of caution that these general points are applicable only to those 10 communities where this study took place and not beyond that.

The study reveals those aspects of lives and livelihoods of rural and urban people, which are not unknown as realities to many of us. But the findings reinforce the emerging view that poverty is not uni-dimensional; that the deterioration of well-being is caused by a range of social, environmental and institutional factors. The causes are not transient for the deteriorated households. They continue to affect and turns into a hurdle for the households to move out of poverty. Thus the study underscores the fact that lack of assets or income deterioration are not the only factors that affect well-being of the households. A host of other factors outside socioeconomic sphere compound economic vulnerabilities of households.

The diverse qualitative aspects of poverty and livelihood opportunities indicate that poverty is location-specific. Amidst this diversity three general points stand out:

First, poor households were not pushed into poverty by one cause. One leading cause that increases sudden or long-term vulnerabilities makes way to a number of causes to vitiate households' resilience. A household affected by erosion of riverbank should be taken as an exception in this regard. Natural calamity as a cause of poverty is easy to identify, so is the demographic pressure. But when a poor man or woman in the study locations said that they are 'poor by birth,' they definitely indicated the complex socioeconomic processes that had led their ancestors towards poverty. That complexity does not always get linked to the views of the poor. A contrast between the visible and less visible factors is exemplified by the findings from one study location - Ulipur. Many of the poor in the study villages in these locations became poor after their land being devoured by the river Bramhaputra. But in the same place distribution of arable land - the principal means of livelihood - is as extremely skewed as in no other study locations.

Second, the persistence of poverty is perhaps not so striking in Bangladesh where its persistent presence is widely recognized. What is striking is the rigidity of impasse that stands on the way of the poor towards improvement. Job scarcity, seasonal unemployment and low wage or income evolve in a cycle in the poor households. Staggering reliance on agriculture by the rural poor strengthen this cycle. Intense competition among large number of men workforce for jobs in village agriculture tends to seal off the chance of women to enter into the village wage labour market despite the fact that women's entry into public domain is restricted by religious and cultural practices. Rural industrialization or spread of industrial process could encounter this cycle. The fact that absence of job scarcity as a major problem due to the presence of industries in the village in Dhamrai location indicates that.

Third, apart from NGOs, there has not been any formal local institutions to which the poor could turn during crises. On the contrary, dysfunctioning or functioning of the rural public service systems against the poor impairs the attempt to get rid of crises and poverty. A general picture is not discernable; in some cases it is the health care system and in some it is thana and police.

Reliance on moneylenders and allowing the moneylenders to exploit clearly indicates that the poor need institutions that can expand or establish safety nets for the poor. The fact that the loans taken from NGOs are used for productive or household maintenance purposes and loans taken from moneylenders are used for overcoming crises supports the above argument.

Against these backdrop that features constraining environments for the poor households, the findings of the study indicate several outstanding issues that needs to be given further attention both from the perspectives of research and actions to reduce poverty.

The vision of the poor for the future is not so sumptuous. They either want to buy a piece of land or to construct their houses or want some more capital to expand their investments. Sometimes they just envisaged a secure life where they will not have to go on hungry. But they hardly could be able to indicate a plausible way of achieving it. Perhaps this is one of the limitations of this study that it could not explore this adequately. The limited information however, does suggest that a consistent attempt for diversification of rural economy will help both the rural and urban poor. If sufficient employment could be generated in the rural areas it could have an effect on the rapid rural-urban migration and the competition for job in the urban slums.

The limited findings also suggest that the poor in the rural areas have adopted a fatalistic view towards structural causes of poverty. The over-emphasis on natural calamity as a cause of poverty and less emphasis on socioeconomic processes of becoming poor is a reflection of that view. Therefore they never gave any indication towards redistribution of land. However, access to *khas* property or untitled land is seen as an alternative to it. Therefore there was a clear indication of the need of government actions to distribute rights of *khas* property to the landless and powerless.

It is striking that access to opportunities was far more important to the poor than the assistance from outside. The statement that a regular job throughout the year will solve their problems affecting the quality of life may sound exaggeration. But it highlights the confidence people have on their ability, which often loose in the face of unfavourable social, edonomic and institutional conditions.

The small credit and human development assistance by the NGOs has been a breakthrough. The unanimous trust and confidence on NGOs by both men and women is a testimony of that. NGOs' achievement in socioeconomic development may need more careful assessment the trust and confidence of the poor on NGOs suggests that the NGOs have succeeded in introducing institutional and behavioural changes. The effect is more visible in women's social and economic positions than that of men's. Even if the NGOs could not meet all the needs of the poor they succeeded to demonstrate how to create opportunities for the poor. On the other hand, it also should not be overlooked that the NGO credit and income-earning activities could not minimize high seasonality in income and employment opportunity.

One thing should be noted here about the bottom poor. They are excluded from formal development assistance provided both the government and NGOs. It is striking that despite some occasional help they hardly receive any help from neighbours. Their vulnerability and helplessness is more permanent than other poor's is. The despairing attitude of the other poor to

get the bottom poor out of poverty is alarming. The attitude points to the desperate situation particularly in the rural areas. It also point to a separate and intervention streamlined towards reduction of poverty of the poor.

Annex A: Research Themes and Issues

Annex 2: List of Field Researchers

Charfession

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Dil Afroz
Shohel Newaz

Dewanganj

Mezbah Uddin Shaheen
Mostafa Zainul Abedin &
Moshfeka Jahan Parveen

Dhamrai

Hasibur Rahman Bijon
Lipi Daam
K. M. Azad Rahman
Pradip Biswas

Gowainghat and Khaliajuri

Roji Khatun
Khodeja Begum
Afroza Sultana
Iqbal Hossain Jahangir
Nikunja Debnath
Abdus Salam

Madaripur

Hasibur Rahman Bijon
Amjad Hossain Pintu
Emarat Hossain
Rajia Pervin

Nachol

Lipi Daam
Pradip Kumar Biswas
Tariqul Islam
Sukhokriti Adhikari

Ulipur

Shukhakrity Adhikary
Lipi Daam
A. K. M. Azad Rahman
Pradip Biswas

Chittagong

Ashekur Rahman
Morzina Begum
Selina Akhter
Shofikus Saleh
Zaed-Al-Hasan

Dhaka

Bijoy Kumar Dhar
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Annex C: Members of Advisory Committee

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