

# **Coping with Poverty by Gender and Age**

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**Submitted to  
Institute of Social Studies Trust, New Delhi**

**MIMAP Gender Network Project, Phase III  
2006**

**Sponsored by  
International Development Research Centre (IDRC), Canada**

# CHAPTER - ONE

## BACKGROUND, OBJECTIVES AND METHODOLOGY

### 1. BACKGROUND / INTRODUCTION

The poverty alleviation programmes adopted in Bangladesh, aims at providing well –prioritized national strategy for poverty reduction, human development and gender equality. The strategic elements of anti – poverty policies broadly covers :

a) expanding the scope for the economic growth of the poor, b) achieving human development through education, health, nutrition and other social interventions, c) improvement in the status of women and reducing gender gap d) providing social security measures to the poor against shocks and vulnerability e) allowing the poor to voice their opinion through participatory governance and f) improving non-material dimensions of well-being, which includes - security, empowerment and removing institutional hurdles to social mobility. The eradication of extreme poverty is also the first – and overarching – Millennium Development Goal (MDG), that is articulated in terms of the following two targets :

- a) halving the proportion of people in extreme poverty, and
- b) halving the number of people suffering from hunger.

Further more, MDG is devoted to promote gender equality and empowerment of women, to reduce infant mortality, and improving maternal health. The government of Bangladesh has adopted ‘The National Strategy’ for accelerating poverty alleviation programmes and activities committed to use all means to alleviate poverty. The country has made some progress in raising income and consumption levels. Broader measures of well–being like life expectancy, child mortality and educational attainment has improved remarkably. However, poverty remains the most important developmental problems of the country. Based on Direct Calorie intake method, the percentage of population living below the poverty line was about 40.9 per cent in 2005 (GOB, 2005).

The incidence of poverty is spread unevenly among the regions and localities of the country. It is concentrated primarily in rural areas, mostly in the northern part and coastal belt of the country. Gender equality has been incorporated in some

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key sections of the analysis and gender disparities have been recognized in several areas. The burden of poverty falls on women in general and to a great extent they are in a disadvantageous position. Unlike their male counterparts, they do not enjoy a level of well-being, considered a reasonable minimum, as per the standards of its community. Income poverty, for example, is generally higher for female-headed, female-managed and female-supported households. It also acknowledges that female workers earn considerably less than male workers and that the average calorie consumption for females are persistently low, as indicated by higher malnutrition, mortality, and morbidity rates for girls and females than for boys and males. Children face deprivation to great extent. These deprivations become a barrier to meet their basic biological and nutritional requirements for the subsistence and sustenance of their life.

Accordingly, both the government and NGOs have made significant initiatives and efforts through different projects for poverty alleviation, to bring in gender equality through ensuring participation of poor and disadvantaged as well as children in the development process. Nevertheless, following activities are common to all projects of GOs and NGOs: Group mobilization, capital formation and credit support, skill and capacity building through training, awareness raising and service delivery, entrepreneurship development, legal literacy, education and health. These activities are being implemented for about last three decades in the form different programmes for improving the condition of the females and reducing poverty. The community also plays a significant role in providing assistance to the poor. A study was felt necessary to find out the impact of these programmes on poverty reduction.

A huge body of literature on gender and poverty emphasize on socio-economic factors of the issues. But there have been little efforts to see the household and intra household factors in facing the shocks and vulnerabilities. Recent analysis of psychological affect of poverty has also been covered. Nevertheless, the attempt is still at intermittent level and very insignificant. The study made both theoretical and empirical attempts to explore the relevance and consequences of poverty dimensions beyond the socio economic factors; the psychological affects, gender as well as age differences in coping shocks and vulnerability in poverty incapacitate situation. It also made strive to find out the context, process and

differences of male and female and children's participation in poverty alleviation efforts and activities and the coping mechanisms of poverty stress by these different groups of poor people.

It was also look into the appropriateness and effectiveness of the poverty alleviation efforts and initiatives taken by the GOs, NGOs and communities for the poor in Bangladesh. In conducting the FGDs, for gathering information on psychological aspects the study found it enormously important to look in to its appropriateness as the data refutes all those overly-simplistic concepts about the source of children as well as adult problems. The findings of the study would generate opportunities for the GOs and NGOs as well as communities to help children, youth, adult and aged and to get them the resources they need to succeed. It is highly expected that the study would break new ground of child development and redress of poverty in psychological perspectives.

The findings, from the intensive case studies and a large number of FGDs with different groups, had generated a vast quantity of uncovered information on the coping strategies of the males and females and thrown light on many of the issues currently being debated by the development practitioners, researchers and policy makers in the milieu of poverty, child and gender development and empowerment. The examination of the effectiveness of the poverty eradication strategies and activities would be helpful to devise new initiatives in formulation of programmes or planning, especially for the very poor males and females as well as for the children.

## **2. OBJECTIVES OF THE STUDY**

The general objective of the study was to explore the consequences of poverty on the poor people from the psychological perspectives and their own perception and reaction towards poverty, by males, females and different age groups. The specific objectives of the study were to:

- a) Identify the psychological aspects of poverty, as perceived by males, females and children;
- b) Identify the psychological and socio economic affects of poverty on poor, their reaction to it and their coping strategies to redress poverty situation by gender and age; and

c) Identify the degree of access to and control over resources and services, by the males, females and children, existing in the community and provided by the development organizations, community and by the legislation.

### 3. METHODOLOGY

#### 3.1.1. METHODS AND TECHNIQUES FOLLOWED IN THE STUDY

The research was conducted by using mainly primary data / information and facts. Secondary data were also used through review of some related research papers and reports on poverty and gender, child development and psychological aspects of poverty and policy papers working for reducing poverty and gender gap. Organization of a number of Focused Group Discussions (FGDs) with different



stakeholders produced primary data. Case studies conducted for assessing psychological and social dimensions of poverty experiences by gender and age provided empirical evidences. Children from age group

of 10 to 16 comprised the respondents for adolescence group. Considering the different types of vulnerability of the aged people respondents aged 65 years and above (both male and female) were identified as aged and there by a number of FGDs and case studies was conducted with them separately. The FGDs were done with male and female household members of near – poor (NP), poor (P) and very poor (VP) households having different livelihoods background.

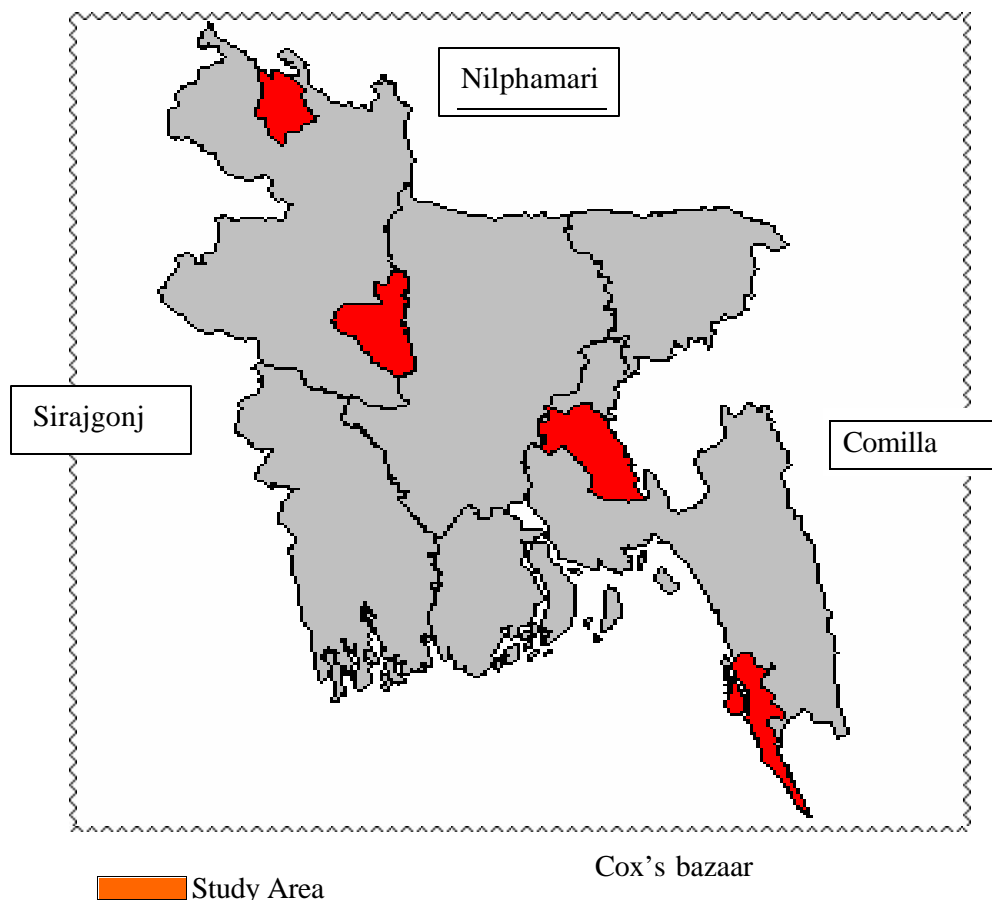




In addition, Gender specialists, Psychologists, Functionaries of Local Government, Organizational leaders/ key-informants and other researchers were consulted through FGDs. In addition to that informal meeting with government high

official, researchers, programme staff created crucial interactive opportunities to find out the hidden truth and reality.

The respondents for Focus Group Discussions (FGDs) were selected from four districts under Chittagong and Rajshahi Division to capture the regional and cultural attribute and feature of poverty based on the Vulnerability Assessment and Mapping (VAM) prepared by the World Food Programme (WFP) in Bangladesh.





Following tables describe the process followed in each village of each district for collection of information.

**Table One : Gender, Age and Socio Economic Status(SES) of the Respondents, 2005**

Age and Gender	SES Groups		
	Near - Poor (NP)	Poor (P)	Very Poor (VP)
Male	One	One	One
Female	One	One	One
● Children	One	One	One
■ Aged Male	One	One	One
■ Aged Female	One	One	One

- Male and female children of same economic group were discussed separately for maintaining their information secrecy.
- Aged male and female of different economic groups were discussed in different small group separately.
- ◆ A few FGDs and case studies were conducted to know their views separately

### 3.1.2. APPROACHES FOLLOWED

To understand the psychological perspectives, conditions, cultures, norms, customs and practices of the respondents, to understand the dilemma of the gender groups and to identify their problems, the affects and consequences of poverty, the entire research team has been familiar with the methods of direct observation, participatory research, gender, age and psychological terminologies. For this a formal training as well as frequent discussions was made between the researchers, with the field investigators and contact persons of the respective villages.

Second approach followed was the 'Rashomon-like' (Lewise Osker: 1967) technique of seeing the households through the eyes of each of its members. The unit of analysis was the household and the incidence of poverty - Very Poor (VP), poor (P) and Near Poor (NP) - were conflated with different age groups of males and females. This was done through long, intensive discussion with two to three members of each household. This gives a better picture of the individual psychology and feeling as well as an indirect, subjective view of household dynamics. The third approach was to select some cases or a special event or crisis

for intensive study of a particular problem of the individual, the household and the community.

A fourth approach was to observe a number of households as a whole through detailed observation of the daily lives of the households. In order to strike a good rapport and trust factor between the researcher (and investigators) and the members of the respondent household, researchers visited the study area in Comilla several times, observed them for a number of days and also went before and after different events and seasons; such as Ramadhan, Eid, Puja, flood, summer and wintertime. In other study areas the researchers stayed near by the community for a week and made visits in winter, rainy season and the lean season. For example researchers visited Northern Bangladesh just before Eid, in the time of 'Monga' and in the winter when people suffer more. For in-depth analysis of the findings of the researchers all approaches have been combined in this study.

PRA methods and tools like Focused Group Discussions (FGD), Cases studies, Force Field Analysis (FFA), Historical / Trend Analysis were used for gathering and analyzing data. Oral testimonies were recorded to identify bargaining processes and power relations in the community, which was not possible to quantify through statistical tool or social survey method. During discussions on sensitive, psychological perspectives and gender issues researchers and investigators maintained privacy and tried to create a congenial atmosphere as much as possible.

The complex, relative and multidimensional issues of psychology and poverty were analyzed based on outlook, opinion, feeling and reaction expressed by the respondents during FGDs, cases studies and individual interactions. Two separate semi structure questionnaire were used as psychological measurement tool where respondents disclosed their opinion and level of feeling through agreement, disagreement on different aspects to know their attitudes, beliefs, feelings and practices. The scale varies from 'most agreed and disagreed' to 'not agreed or disagreed'. No clinical examination and medical test were made in this study both for psychological perspectives and health and nutritional information.

The socio economic status (SES) of the respondents, gender and age were analyzed simultaneously. The study report is written based on qualitative analysis. To find out the intensity, commonalities of the problems, crisis, vulnerabilities and the coping mechanisms, among the gender and age groups and across the study areas quantitative analysis were made in a number of cases. Since the information was collected through PRA methods and techniques, quantitative analysis was made using the term as “most” (to express opinion of a largest number of respondents), “many” (a significant number of respondents) and “few” (a small number of respondents).

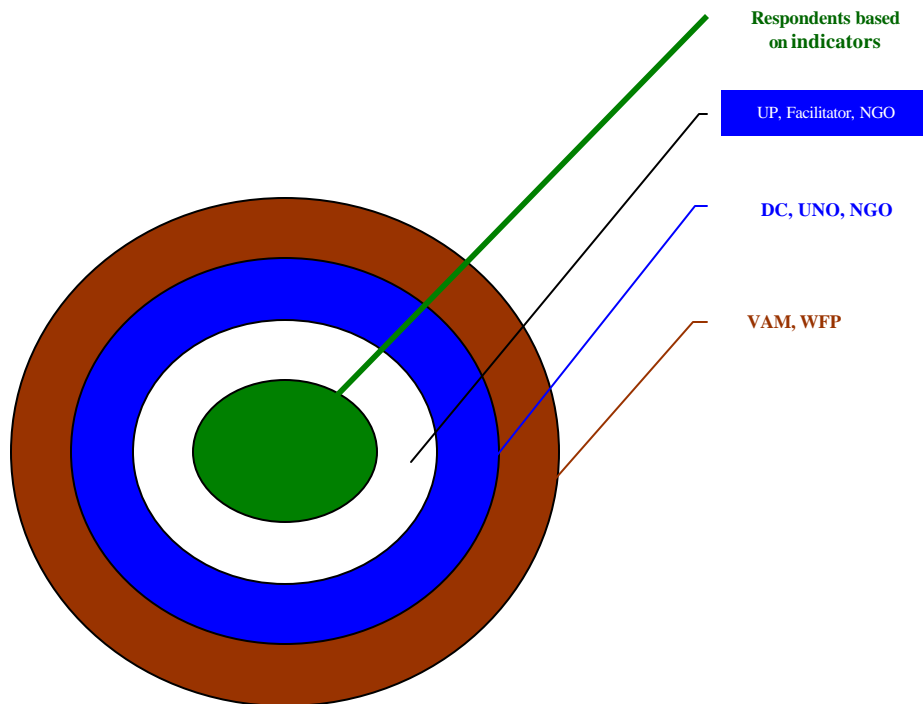
## CHAPTER - TWO

### BRIEF INTRODUCTION TO THE STUDY AREAS AND LIVELIHOOD STRATEGIES

#### 2.1 BRIEF INTRODUCTION TO STUDY AREAS

Out of six Divisions in Bangladesh Comilla and Cox's Bazar Districts under the *Chittagong Divisions* and Nilphamari and Sirajgonj districts under the *Rajshahi Divisions* were selected as the study areas. The districts were selected based on VAM analysis of World Food Programme in Bangladesh. One or two Unions were selected from each district considering the concentration of poor, diversity of livelihood, in consultation with the respective District Commissioner (DC), Upazila Nirbahi Officer (UNO), District Administration and NGOs working in the area. The villages were selected in consultation with respective Chairman and members of the Union Parishad (UP the local administrative body), local facilitator selected by the DC and the local NGO. Researchers screened out the number of respondents from the large gathering with their help. The selected respondents then divided themselves into three SES categories according to the indicators they identified for NP, P and VP. The chart on the next page exemplifies the areas and the respondent selection process followed in the study.

Seasonal variation, natural resources and calamities, differences in livelihoods, language and culture, development interventions were of major concerns in selecting the study areas. The main criteria adopted in terms of natural calamities were flood-affected and drought prone areas, and river erosion belt and disaster prone area. In total eight villages were studied. The selected areas and criteria followed have been articulated in Table: 1.



**Table One: Selection Criteria and Coverage of the Study Areas, 2005**

District	Upazila/Union	Villages/Para	Criteria for Selection
<b>Chittagong Division</b>			
<b>Comilla</b>	<u>Brahman Para</u>	Khalifapara Karimpur	<ul style="list-style-type: none"> <li>⌘ Flood affected</li> <li>⌘ Less livelihood opportunities</li> <li>⌘ Agri- based livelihoods</li> <li>⌘ Cooperative and NGO activities</li> <li>⌘ Gucha Gram project</li> </ul>
	Chandla		
<b>Cox's Bazar</b>	<u>Ukhia</u>	Balikhali, Chepat khali	<ul style="list-style-type: none"> <li>⌘ Coastal belt area</li> <li>⌘ Southern part</li> <li>⌘ Language difference</li> <li>⌘ Cultural difference</li> <li>⌘ Livelihood opportunities on nature</li> <li>⌘ Extreme remote</li> <li>⌘ Fisher folk / shell collector</li> <li>⌘ Wood collector</li> </ul>
	Jalia Palong		

Rajshahi Division			
<b>Nilphamari</b>	<u>Nilphamari Sadar</u>  Palashbari Dimla /  Purba Chatnai	- Arji Itakhola  -Jhar Singhda	<ul style="list-style-type: none"> <li>⚡ Drought prone and river erosion area</li> <li>⚡ People living in river bank</li> <li>⚡ Migration (out and in)</li> <li>⚡ Natural resource based (stone)</li> <li>⚡ Extremely poor (Monga) area</li> <li>⚡ Extreme winter</li> </ul>
<b>Sirajganj</b>	<u>Shajadpur</u>  Koijhor/  Potajia	Char Var Dighulia Routara	<ul style="list-style-type: none"> <li>⚡ Char land</li> <li>⚡ Self employed based livelihood</li> <li>⚡ Migration ( in and out )</li> <li>⚡ Milk grower and weaver</li> <li>⚡ Extremely poor area (Monga)</li> </ul>

### NUMBER OF HOUSEHOLD AND RESPONDENTS

Around 1,620 respondents from different SES as well as age groups, from 672 households, in eight villages of four districts (Nilphamari, Sirajganj, Comilla and Cox's bazaar), under two divisions participated in FGDs. Table-2 and graphs below provides a clear picture of the household population group representation.

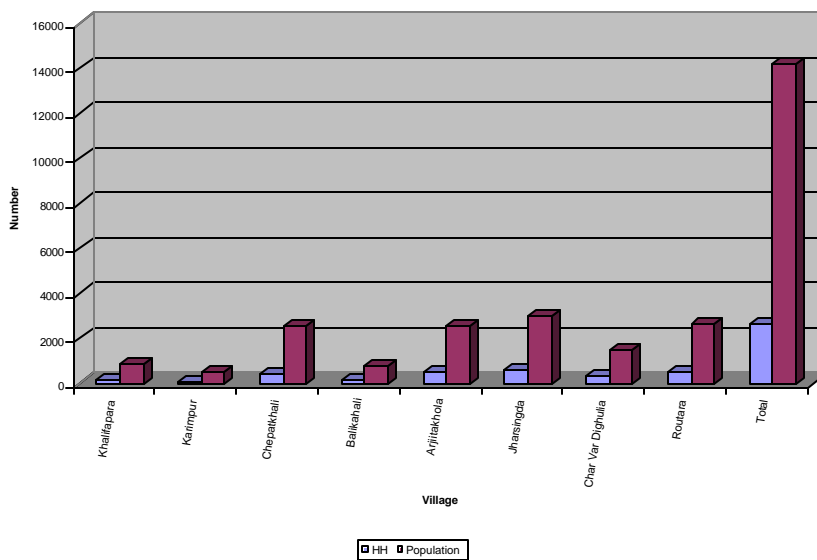
**Table 2: Number of Household and Population Covered in the Study Areas, 2005**

Union/Village	Number of HHs	Number of Population	% of HH (Poverty Line)	% of Target HH Covered
<b>Chittagong Division</b>				
<b>Comilla</b>				
<b>Chandla</b>				
Khalifapara	144	864	55	60 (75.76)
Karimpur ( Gucha Gram)	80	450	90	72 <sup>?</sup> (100.00)
<b>Cox's bazaar</b>				
<b>Jalia Palong</b>				
Chepatkhali	400	2500	75	90 (30)
Balikhali	128	745	75	90(93.75)
<b>Total</b>	752	4,559	73.75	312 (56.26)

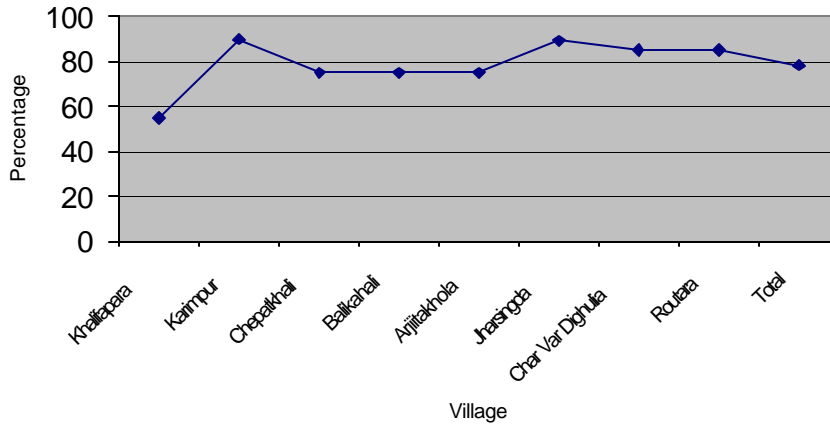
Rajshahi Division				
Nilphamari				
Palashbari				
Arjiitakhola	465	2,500	75	90 (25.81)
East Satnai				
Jharsingda	600	3000	89	90 (16.85)
Sirajgonj				
Koijhuri				
Char Var Dighulia	300	1500	85	90 (35.29)
Potajia				
Routara	500	2600	85	90(21.18)
<b>Total:</b>	1865	9600	83.5	360(23.12)
<b>Grand Total:</b>	2617	14,195	78.63	672(32.66)

? Almost every household are very poor

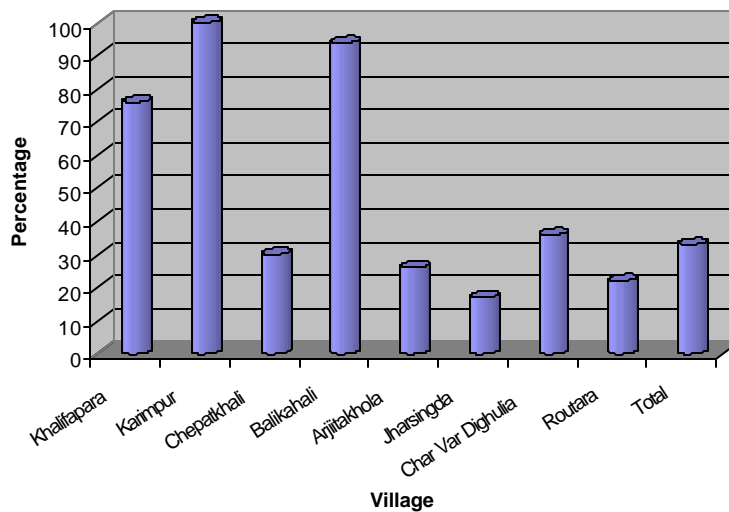
Number of HHs and Population in Study Areas



**Percentage of HHs living below poverty line in the study area**



**Percentage of Target HHs covered during FGDs**



In general the households who could meet their food requirement for 4 to 6 months, who were either poor in near past or at risk of being poor in near future and worried to hold their condition during crisis period were identified as near poor (NP). The poor households faced food deficit occasionally especially, in the lean season or in sickness. They often worried for their survival in future especially at the old age. The Very Poor (VP) faced frequent food deficit, occasional starvation in lean season and were always worried for the arrangements of next meal.



Households having adequate food, having non farm and diversified income opportunities, capacity to incur necessary expenditure, could manage schooling of the children were considered as non poor

## **2.1.1 THE CHITTAGONG DIVISION**

### **2.1.1.1 AREAS IN COMILLA**

Two Para (Khalifapara and Karimpur) of the Village Chandla, under the Brahmanpara Upazila in Comilla is around 45 Kilometre away from the Comilla district. Chandla is a large village, the study collected information from Karimpur purposively to get information on Guscha Gram project of the government for the poor shelter less people. There is one primary school; most of the children go to the primary school with a high drop out rate from the poor households.

The physical infrastructure is quite good, the village is well connected with a pucca road to the school, Union Health Centre, Upazila and Upazila health care center. People, especially poor, relied more on the quacks. There are some NGOs working in the areas and most of the Poor and NP households have enrolled their name with the NGOs to get credit support.

“Gucha Gram” is a pilot project run by the government to provide home to the shelter less. Special emphasis is given to destitute females. Altogether 80 households are living in the study project coming from surrounding villages of several districts. Each household comprises of two window less small rooms’ with members clustered

together. A big pond, a play ground, one community hall (for schooling and meeting) have been provided to these households. Fishes are cultivated in a group in the pond. Two toilets (for male and female) are set up for a cluster of 10 households



while a tube well for 20 households. A number of toilets were reported non-used, as these are either broken or dirty. There is no schooling in the community hall.

Khalifa para of Chandla village is commonly known as the place of distressed people as more than three fourths of the population are poor. Almost every year people of this area have to face flood. A number of NGOs are found to be operating in this area.

Most of the houses are made of CI sheet. Some rich family / persons of the village made continuous assistance to the poor segment of the village, for instance assisting the poor by providing them CI sheet out of Zakat.

Most of the people of Khalifapara and Gucha Gram are dependent on agriculture directly or indirectly. Large no. of males and children work as agricultural labourer, fisherman and small businessman. Farmers cultivate two crops i.e. Aman and Boro in a crop year. During rainy season (mid May to mid August and mid October to mid November) most of the poor people of the area face severe problems. Female members of very poor households work in other's houses or in the field digging earth, working in the small industry or hotel located in the bazaar. Females of NP are generally involved in pre and post harvest, vegetable gardening and livestock rearing activities. Boys help in farming while girls help in household chores. In poor households females are generally self-employed rearing cow, poultry birds, and food processing, their husbands are basically engaged in selling the products. Boys of the poor households, work as day labourers, engaged in fishing, and rickshaw pulling; while, girls help in household chores. The males of VP mostly work as day labourers, rickshaw pullers; females either work as day labourers, or work in other's houses, children were working as day labourers and as maids. Day labourers have to shift their livelihoods, during lean season in and get involved in fishing, hawking and migrate to other areas of the country. Aged people have to face hardships due to immobility and less demand of their labour.

#### **2.1.1.2 AREAS IN COX'S BAZAAR**

The villages Chepatkhali and Balikahli of Purba Jaliapalong Union, under the Ukhia Upazila is 35 kilometres away from the Ukihia Upazila Sadar and 50 kilometres away from the district town situated in the costal belt surrounded by hill on one side and the Bay of Bengal on the other. They are the remotest areas of the country. There is one broken; almost out of use semi- pacca road which connect the village

with the town. As these villages are far away from the Union Parishad and due to inadequate physical infrastructure, their mobility is very minimal. The village life is governed by the ebb and tide of the sea. Only in the ebb (*Bhata*) time people can move for one place to another.

The common means of livelihoods are fishing, collecting shell, exploiting forest. Besides that some people cultivate vegetables, coconuts and other fruits.

There is one school but no health centre in the village. People largely depend on a quacks. No NGOs can be found working.



People catch fish round the year, the month of July to September, being the peak time of their livelihoods. The income varies from day to day. Normally they sell per hundred-sapling Tk. 25 to 30. While the supply is low the price remains high.

In the winter season when the sea remains calm and quite they go to deep sea for fishing. Twenty to twenty-five persons move together by boat for fifteen days or a month. They usually purchase the net by sharing the same amount of Taka and the boat remain to a powerful person. After deducting all cost the profit is divided



into two main shares: one for the boat owner and another for the fishermen. The fishermen equally share their amount. People lacking capital for sharing in

net but have expertise of boat driving or fishing are also considered during sharing of the profit. A kind of slavery exists here.

Cyclone, fluctuations in income due to non availability of enough fish, mechanization in fishing breeding, sickness, inability to do fishing in deep sea after 35 years, and robbery hinder the potential development of their livelihood. As male dominated society females in general are not allowed to get involve in income generating activities. They remain busy with the household chores. However, the female members from poor and VP households collect wood from the forest, shell from the sea, help in catching fish.

It is important to note that for protection from cyclone and wind majority of the houses are built in thatches (some with the roof of CI sheet that is supplied by the government or donations during disasters). The height of the houses and the doors are very short; one has to enter the house by crawling. The rooms are dark from inside even during day time. The better off are also not in a position to construct building, as the costs are extremely high.

Generally females wear two separate pieces of clothes for upper and lower part, wearing saree is a new phenomena, which is most disliked by the aged. There is no TV, many have not seen it yet; to them it is unbelievable to hold living men in a small box. The government established cyclone centre is used as school. High child mortality rate force people to prefer large number of children; according to the villagers, child mortality is high, again one might die during fishing in the sea, or can be killed by the forest animal.

## **2.1.2 THE RAJSHAHI DIVISION**

### **2.1.2.1. AREAS IN SIRAJGONJ**

Routara and Char Var Dighulia villages are under Koijhuri and Potazia Union and are 20 and 25 kilometers away from the Shajadpur Upazila headquarter respectively. The villages are in opposite direction from upazila. The severe land erosion has affected one part of the Koijhuri and there is a char area. After living on the embankment for 15 to 16 years they have returned to their home. Newly inhabited formed out of the river is sandy. Livelihood in the char areas is quite different from other areas. The majority are working in weaving industry (in upland)



and rearing bovine animal, then agriculture. The vulnerabilities that affect the livelihood of char areas is cyclone and flood. In the cultivated land they usually cultivate lentil (maskolai), mustered and paddy. In the month of March they usually cultivate amon, til, koun.

There is frequent crop damage due to recurrent flood. The productivity of amon is low, 25 mound per acre. The people who are involved as agriculture labourers can earn Taka 35 to 40 per day.



The males working in the weaving industry cannot continue with their work after 35 years as it requires more physical strength as well as there is risk of losing eye sights at that time. Widows and aged persons have to go outside their homes for income or they

collect *gocha* (fuel stick) from the common property. Sometimes they are involved in sewing kantha. The VP households send their adolescent girls and boys to work as labourers.

Boating is the only way to move to main land from the char. There is scarcity of drinking water, hygienic latrines. Most of the houses are made of thatches with windowless single room. There are lots of problems in char, people in general live in hardships, nevertheless, they are found to be extremely happy to come back to their parental homestead and getting back their land.

## **VILLAGE ROUTARA**

The villagers of the Routara under Potazia Union are mainly dependent on agriculture and cow rearing. Some other major activities are earth digging, fishing, business, day labourers and boat driving etc. There is one primary school in this village. The physical infrastructure is not up to the mark as there is no pucca road inside the village, mostly they have to move by boat. As a milk processing area, neighboring villages rear milking cow. The Milk Vita, a private organization collects and processes milk from the milk producer who is the member of the Cooperative on a regular basis. It provides various services like free treatment and regular check up, grazing field (for six months during dry season), high breed calves, semen, training, carrying facilities etc to the milk producer. The cows are reared in the riverbank of Tista for six months, another six months that is during rainy season cows stay in the owners' house and cow boys take care of the cows. A significant number of people aged 12 to 40 are involved as cowboys and as care takers. They live and take care of everything in the entire rainy season. They start their work from 6 a.m. in the morning and end at 8:30 p.m. Their monthly salary varies from Tk 1600 to 2000. In addition the cow owners arrange accommodation for them (like terrace, CI teen on the roof where 10 to 12 people live together) and one Kg milk and Tk. 20 for foodstuffs per person per day. However, they were found cooking only rice, dal (lentil) and some vegetables. Occasionally, they arrange fish and drink milk, and try to save the money for the household expenditure. It has implication on their health, they suffer from nutritional imbalance.

Huge number of people from surrounding villages are involved in the whole process, some are boating carrying food stuffs and milk, some are doing business of food stuffs (hey, master cake etc) and cow dung. Some destitute females were found in collecting cow dung for preparing fuel sticks in the grazing land for selling. They also collect residues of the paddy under the hey heap and cow pea from the field.

### **2.1.2.2. AREAS IN NILPHAMARI**

In this district the study was conducted in two villages under two separate Union. Arji- itakhola village under Palashbari Union and Under Purba Satnai Union the village is Purba Satnai. The Arji-itakhola under the Union of Palashbari is 25

kilometres away from the Nilphamari Sadar Upazila. The village is well connected with pucca road with the district town but only vehicle like rickshaw or Van can go to the village. Most of the people are dependent on agriculture directly or indirectly. There is one primary school. In the river bank area people are involved in stone business and poor people live on selling labour in digging, hauling, crushing stones, driving boat etc. A large number of female poor and VP females are engaged in crushing stones. In the riverbank area there is one school run by NGO named 'Concern Bangladesh'.

Employment opportunity is high during the period of mid July and August and during November and December for transplanting and harvesting of Amon paddy respectively. In January, February, April and May they move to other places in Bangladesh to work as labourers. In February and March they have little employment opportunity for cutting Tobacco. Wage rate for selling labour varies from Tk 25 to 45 with three meals. When they go outside for work the wage rate varies from Tk 50 to 70 along with three meals.

They virtually remain unemployed in the month of June, September and October. The aged people have very limited scope for selling labour as they believe that the owner is not willing to hire them as their productivity is lower than the young people. In the peak season when demand of labour is high they get chance for selling their labour. They are dependent on govt. relief, old age allowance for their survival during the lean season. Sometimes they have to beg for their survival.

During the lean season they have to borrow money from the moneylenders with a yearly interest rate of 240%. Majority of the P and VP sell their labour in advance with the existing rate of wage, which, is of course lower than the peak season. In the peak season they repay this amount by giving labour to the owner's field. It limits their choice or bargaining power for the wage rate. Social capital like networking, assistance from neighbour and relatives were very insignificant in the P and VP households. Even their children are not in a position to help their parent after getting marriage and having children. Females of very poor households work in other's households and are involved in collecting leaf of trees for selling as fuel.

Lack of marketing facilities and less demand in the locality as most of the populations are poor limit the poultry production opportunities. Those rearing

poultry are found to be exploited by the middleman, getting lower price. Shortage of natural fodder was found constraints in rearing livestock.

East Satnai Village is 25 kilometres away from the Dimla Upazila and 60 kilometres away from the Nilphamari District. Most of the people in East Satnai and Jarsingha live on the embankment as they became homeless due to river erosion. Their forefathers migrated from other parts of the country during the time of the British as they got land free of cost. They were happy when they had the homestead areas and cultivated lands. Most of the people living on the embankments are recent poor; river erosions, etc compel them to move down to the NP, P and VP.

Most of the houses are made of thatch and most of households have got the CI tin as relief from the government, Red Crescent Societies and from the NGOs free of cost. They are mainly dependent on common property resources. Stone is the natural resources in this area. Most of the respondents live on stone-related activities. People having some money to invest in stone business and having cultivable land up to 4 acres have been classified as Near Poor. Both male and female from P and VP households involved in stone lifting, carrying, crashing while adult females and minor girls (8 to 13 years) were involved in stone breaking.

During the rainy season it is very difficult to be involved in this profession as the river remain full with water. In that time the people don't have any alternative rather than to migrate to other places of the country.

However, the respondents termed this migration as going abroad as poor could not maintain proper communication, sent money in time, could not take care



of the household. The physical environment on the embankment is very poor as most them are living in one room house and there are no other places in embankment. For that reason being involved in other professions is very difficult. Due to shortage of space they have very little scope to rear cow or poultry. One



NGO is working in that place and trying to provide support services in the form of credit and non-formal educational facility.

Some of the households are involved in collecting Goucha (fuel stick) from the other side of the river. During the peak season the price of the fuel materials remain low but it is also difficult to wait for the high price. Some households were encouraged by the NGOs to wait until the demand of fuel stick increases and they were provided credit to stockpile this fuel stick until the price hike. Most of the respondent households were given Vulnerable Group Development (VGD) card, under this system every card holder households are getting some food support from the government with the assistance of WFP that ensure food security to some extent.

Unemployment situation forced few educated young people who had completed SSC and above to get involve in rickshaw pulling outside their village; it made others disinterested to continue the education of their children. Adolescent girls are found to discontinue their education due to inability to collect the fees of examination.

## **2.2 MAJOR LIVELIHOODS**

Livelihoods system is generally defined as the combination of individual and household survival strategies, developed over a given period of time, through mobilizing available resources and opportunities. Resources available generally are physical assets such as land, human assets such as skills, time and strength, social assets, and collective assets like common property (grazing land) or public sector entitlements with different degrees. In analyzing livelihood three distinct features were observed; entitlement, gender and socio economic status (SES).

In the present study survival is the goal for the respondents from VP. The paramount practical needs along with capital and asset scarce force them to try to acquire a small earning primarily for consumption and fulfillment of basic requirement. They have least opportunities to make investment for generating a future income stream and can hardly be involved in income-saving activities. Consequently, it was very challenging for them to accumulate any saving and asset to exploit, to reduce their risks. The respondents from poor groups whose basic survival is in threat could not also shift their goal to security; accumulate

additional assets to spread risks and increase flexibility and avoid forced sale of their assets. Many of the NP household have achieved basic security, their goal have shifted to growth. Nevertheless accident death, dowry demand, disease often pushes them down to poor group.

Respondents, irrespective of SES, who feel relatively secure concentrate their investments in higher return and diversify their activities. But the poor females, aged males and adolescence boys mentioned commercial enterprises as riskier because of limited availability of capital services inputs. All the respondents found to move between poverty levels, depending on the opportunities they have for diversifying the strategies of livelihoods over time. The study recognized that external economic conditions (e.g., labor demand and supply, marketing, communication etc) and internal constraints imposed by social role model in household divisions of labor, public-private notion govern largely these processes. The SES of the household, opportunities to mobilize resources, the degree of diversity of activities were found as key distinct variables to achieve these goals.

In the livelihoods strategies like savings, borrowing, investment, innovation, labor market involvement, adaptation of different technologies for production; social networking; income and asset pooling, VP (than NP) and females (than male) avail least opportunities in all study areas. The aged illiterate person in all SES faces more problems. Time-specific tasks as well as season, locality environment, surroundings, etc largely influence the way respondents adjust with these mix strategies. In flood prone areas like Comilla and Sirajgonj respondents face serious problems. In Nilphamari VP and P respondents face severe constraint during “Monga”. They also face severe problems during winter season; lack of proper clothes blanket increases propensity of the diseases that in turn makes them more vulnerable. They have least opportunities to earn even for survival. For females in VP and also in P reproductive responsibilities decrease to some extent; due to shortage of foodstuffs and fuel they prepare food only once in a day and spend time to search out for work for survival. Aged and children also move out of the house to gather food and other necessary things.

“Monga” the “near-famine” situation usually occurs during September to November almost every year in the northern part of the country. In Bengali months Ashwin

and Kartik are generally considered as the Monga period, sometimes it may continue up to mid-Agrahayan. This time food stocks run out, income diversification decreases and jobs dry up until the rice harvest begins in December.

The seasonal shortages in the northern areas become more serious if the drought or flood occurs and cause delay in harvesting of 'aman' paddy. Because of the floods overall size of the crops and hence the amount of day labour required is expected to be significantly reduced. The price rises for basic foods and the seasonal migration than become more severe.

Many of the respondents of the villages under study area in Nilfamari and Sirajgonj were victims of "Monga". In the FGDs they mentioned the following three affects of "Monga".

#### **A. IMMEDIATE PHYSICAL AND ECONOMIC AFFECT**

Daily labour wage decrease significantly (on average Tk. 30). VP and many P households sell their labour in advance, on discount rate from existing wage rate. Male migration increases. People exploit credit from different sources. Propensity of selling permanent and temporary/movable asset like livestock, poultry, ornaments, furniture etc increases. Daily food preparation and consumption per household decreases considerably and poor people use to eat non farm food product from Jungle. The affect of Monga could be more visible from the below diagram:

**Lack of income diversification? Surplus labour supply? Lower level of demand ? Low income? Inadequate food safety net? Starvation and underfed ? Malnutrition ? Sickness ? even end in death. In the long run it decreases working ability of the affected people .**

#### **B. SOCIAL AFFECT**

- ? Child and female labour increase
- ? Divorce, separation, abandon of children increase
- ? Increase illegal power
- ? early marriage increases
- ? Polygamy increases

- ? Violence against poor in general and female and children, in specific, increases
- ? Oppression by illegal political and local leaders' power increases

Due to loosing of purchasing parity VP and most poor segment were found unable to buy minimum rice even if it were available at a cheap price in the market. Some of the Monga affected people reported that they lived on arum and green leaves due to the food crisis. A 60 years old rickshaw van puller at Nilphamari village, said he has to maintain a household of five members with an average daily earning of Tk. 20 and most of the day labourers are facing similar conditions. Household members especially, females and adult girls used to sacrifice the meal of one time to provide food for baby, old or sick person. The VP and P group of Sirajgonj shared similar experiences.

## CHAPTER - THREE

### APPROACHES, PERCEPTION, REACTION AND UNDERSTANDING OF POVERTY, GENDER, AND AGE

#### 3.1 APPROACHES TO POVERTY ANALYSIS AND ITS GENDER DIMENSIONS

In the 1950s and 60's poverty was measured in terms of level of income using macro economic indicators like per capita GNP. Poverty in this period was attached with the notion of growth or reduction of it in the national economy. In 1970s, developmental debates lay emphasis on the issue of poverty as a major concern for the country.

The traditional definition of poverty as an income measure has broadened to include the "basic need" approach which was based on the idea of functioning and capabilities' pioneered by Amartya Sen and elaborated in subsequent work by Dreze and Sen. A capabilities approach blurs the distinction between 'means' and 'ends'. Since capabilities are not only about what people 'choose' but also what they are able to achieve, they depend partly on personal circumstances and partly on social constraints.

Along with the perception of shortage of income, it also encounters the lack of access to education, health, technology inputs, and other social services. It is related to the need of redistributing wealth. The concept of relative deprivation of particular group become more prominent either in relation to the basic minimum needs or in relation to the resources necessary to meet minimum 'basic needs'. The relative deprivation is embedded as chronic inability to meet the most basic needs. The three dominant approaches to poverty analysis that have featured in the development literature are:

- ⚡ the poverty line approach, which measures the economic 'means' through which, households and individuals have to meet their basic needs (determined by their income);
- ⚡ the capabilities approach, which explores a broader range of means (endowments and entitlements) as well as ends ('functioning achievements'); and

- ✍ the participatory poverty assessment (PPA) approach, which explore the causes and outcomes of poverty in more context-specific ways.

The 1980s found another shift in emphasis, non-monetary, qualitative dimensions of the poverty gained importance. Robert Chamber points out the issues of powerlessness and isolation. Recently, poverty was closely linked to livelihood, linked to the notion of sustainable development.

In 1990s, poverty was further redefined that linked poverty with the concept of well-being. Measurements equate well-being with the satisfaction individuals achieve through the consumption of various goods and services. The focus was on the ability – indicated by income – to ‘choose’ between different ‘bundles’ of commodities. This led to:

- (a) focus on growth in national per capita income as the yardstick for measuring development at the macro-level; and
- (b) focus on increases in per capita household income s as the yardstick of prosperity at the micro-level.

United Nation Development Programme (UNDP) defined poverty as

“the denial of opportunities and choices to lead a long, healthy, creative life to enjoy a decent standard of living, freedom, dignity, self- esteem and respect of others.”

Within this decade UNDP formulated its Human Development Index (HDI) with different indicators.

A growing body of work explores the experience of poverty from the perspective of the poor through Participatory Poverty Assessments (PPA) approach that include:

- a. Poverty is multi-dimensional and includes not only economic deprivation but also various forms of vulnerability.
- b. Poor people have been found to be not only concerned with meeting their immediate food needs but also have a variety of long-term goals such as security, accumulation, social standing and self-respect (although poverty may force them into humiliating

patron-client relationships, extremely exploitative forms of work or other equally painful situations).

- c. Poor people use a variety of ways and means in trying to achieve their goals, including casual waged work, bonded labour, care of cattle and livestock, micro-cultivation, seasonal migration, sex work, begging and theft.
- d. They rely on a variety of resources other than their labour, including:(a) human resources – mostly physical labour (b) material resources – physical assets and inventories, loans in cash and kind and common property resources; and (c) ‘social’ resources –membership of various social networks, associations and relationships and depend on informal safety nets of kin and community to help\support them in times of crisis.

The present study not only explored the components of human development definitions but broadened to include the psychological aspects. More importantly, it attempted to analyse poverty according to the children, females, males and aged people of different SES as per their understanding and definition of poverty. In this process definition of poverty has been conceptualised by simply trying to understand the perception and indicators characterization of poverty as perceived by the respondents themselves in different gender and age groups. The importance was given more on knowing how perception of the poor and definitions can help researchers designing poverty reduction programs, to reduce psychological hazard than knowing how poverty is measured or defined mostly based on socio economic perspectives.

## **3.2 POVERTY PERCEPTION AND REACTION BY THE RESPONDENTS**

### **3.2.1 PERCEPTION OF POVERTY**

While describing poverty situation, the reaction expressed by the respondents was more about their experience, feeling and attitude of different categories of poverty such as Near Poor (NP), Poor and Very Poor (VP) as well as based on gender and different age groups. Methods and process like FGD, Case studies, Close discussion brings tremendous advantages in building rapport and in understanding closely the feeling, retort and reaction expressed by the respondents. Regarding the processes adopted for this study some of the respondents mentioned that “one should realize our conditions from our point of view, because only those know the extent of sufferings who face it”.

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**“[O]ne should realize our condition from our points of view, because those know the extent of sufferings who face it”.**

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There were significant differences in perception, reaction, coping mechanism by gender, age, socio-economic condition, geographic location. However, in general respondents identify a number of indicators both perceptible and imperceptible to define and to make a distinction among Very Poor (VP), Poor (P) and Near Poor (NP). Some of the indicators were indistinguishable to all categories while some were clearly distinguishable between different SES gender, age groups. The indicators of poverty were further categorized in to six major types:

- a. Physiological;**
- b. Psychological;**
- c. Sociological;**
- d. Economical;**
- e. Power and**
- f. Structural**

Respondents irrespective of gender age socio economic status (SES) suffer from all these types of poverty symptoms with differences in degree and level. Both the indistinguishing and distinguishing indicators mentioned by the respondents, between VP, Poor and NP are presented in the following Table: 3.

**Table Three: Indicators of Poverty mentioned by the Respondents by SES, Gender and Age, 2005**

Class Gender	Nature	Very Poor (VP)	Poor (P)	Near Poor (NP)
ALL	A	Disability Frequent diseases and no access to health facilities No Access to treatment facility	Disability Frequent diseases & least access to health facilities	Suffering from various diseases Limited treatment facilities
	B	People / neighbours dislikes Least mental peace in the household No happy time Have much anxiety, mental stress	Less happiness Frequent quarrel in the household Widow, divorcee and separated females Have anxiety and stress	Have anxiety and stress



Class Gender	Nature	Very Poor (VP)	Poor (P)	Near Poor (NP)
	C	Widow, divorcee and separated females	-	Widow, separated or divorced female have problems
	B&C	Frequent quarrel in the household Discrimination neglect, maltreatment/hatred behaviour by neighbour/others	-	-
	D	Frequent underfed, hungry days, starvation, No food in occasions (Eid, Puja)	Have food for one to three months Occasional hungry days, specially in disasters Have no good clothes and no clothes for winter	Have dresses for winter/ summer and occasions
	E	No bargaining power	-	Could manage food for 3 to 6 months
	F	No shelter (house, home stead) No access to institutional credit	Less access to institutional credit Have poor home and only homestead	Have shelter (housing) Limited access to formal credit
	BF	Victim of community and domestic violence	-	-
Female	C	-	Male domination	-
	BC	Frequent violence	Frequent violence	Less Violence
	BCD	Absence of male members / or support Less male domination	Absence of lack support from male members	-
	CF			Male domination exist
Children	D	Earn income at early age / work as maids	Work for earning income in early stages	
	BD	Sharing of cloths No clothes in the winter and occasions No male or support from male Little wishes are unmet, parent abuses for little desire	Lack of books and materials Frequent with drawn from school	Less schooling (up to class nine)

Class Gender	Nature	Very Poor (VP)	Poor (P)	Near Poor (NP)
	CD	Less enrolment /very early drop out from school Least or no work restriction for grown up girls Discrimination among boys and girls in household's resources (health, education )	Early marriage Limited work/ restriction for grown up girls in outside work	Restriction of girls in outside work
	BC	Father left children	-	Need not worry for own, or daughter's or sisters and marriage
	BCD	-	-	Less discrimination among boys and girls in household resources (health, education )
OLD	B	Not consulted by the household /community Neglected in the household No mental peace Have anxiety	Least mental peace	Less Happiness
	D	Least support from the household	Has to work for survival	
	E	No bargaining power	Dependences on Community, GO/NGO support	Have blanket in winter
	BD	No clothes/ blanket in winter Dependency on Community	No blanket for winter/poor clothes	Old people need not to work for survival, but suffer Considered as burden
	DC	Has to work or begging for survival	-	-
	BE	-	Least importance in the household /considered as burden	-
	CE	-	-	Minimum say in the community Least bargaining power

A= Physiological; B= Psychological; C= Sociological; D= Economical; E=power; F= Structural

### 3.2.2 REACTION TO POVERTY

In describing poverty, irrespective of areas, gender and age a number of people become arrogant and emotional. The respondents from VP and Poor group defy questions related to poverty and consider such questions as 'superfluous';

**“This is irrational and inconsistency to ask such questions, our outward is self narrative and depictive of poverty - they reply.” “One can perceive our poverty situation from our appearance, clothes and health”.**

In Brahman Para, Comilla and Nilphamari two persons became annoyed and shouted during discussion - alleging such discussions as unfair and unethical. Others claimed the questions as purposive attempt to create discrimination among them, and mentioned - “simply we all are poor”.

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**“[O]ur outward is self narrative and depictive of poverty. One can perceive our poverty situation from our appearance, clothes and health”**

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Some others comments made by the respondents as reaction to their poverty condition were:

- Anxiety, sleeplessness, quarrelling, crying is our daily companion
- Come and see our situation, to compare how you people live in and how we are—by showing inner side of the house .
- It is shame that lack of pencil and exercise books abstained children from going to school.
- A new dress is beyond imagination, sharing cloth with brother / sister and lending from neighbors to go to relative's house.
- Absence of blanket (especially for old and children) to escape from shivering winter is insufferable and awful.

### 3.2.3 SOME VISIBLE FEATURE

Most of the respondents from the VP and P households in the study areas were in poor dresses with visible malnutrition and ill - health. In many cases the children from VP and P households were delayed in joining the FGDs, they had to collect the dress from others to wear before coming outside. Female wear their blouses in opposite side alternatively to last long and there is less discoloring. In some cases

females of a particular village (study area) wear same color or same printed saree (long dress for female) that they received as Zakat in the month of Ramadan. It was beyond our capacity to buy clothes it saves our 'Abru' (shame) they said. This was also a visualized form of poverty. The dress is however; found to be of major concern for the girls. At any cost parents have to manage dresses for the girls, as her body has to be in veil, even at the age of 2 years. All the girls aged two years and above were dressed though most of those were torn. On the other hand in Cox's bazaar boys even at the age of 12 were found naked, catching fish/ fish lings, collecting shells. As they have least number of clothes they have to keep them dry to wear after work. One remarkable feature was that young females with minor children either divorcee, separated or widowed comprised most of the respondents.

### **3.2.4 CONCEPT AND DEFINITION OF POVERTY BY THE POOR**

The male, female, children, young and aged people expressed, defined, explained, poverty in general as well as discretely. In general they stated poverty as "the persistent incapability and powerlessness to meet minimum basic requirement to live with self- esteem, worthiness and peace".

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**[P]overty is the persistent incapability and powerlessness to meet minimum basic requirement to live with self- esteem, worthiness and peace.**

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Adult male and female define

**"Poverty is inhuman living conditions, which is characterized by extensive and systematic inequalities within the community along with the denial of basic rights and dignity of the people. It is a state of psychological deprivation where happiness, peace and power are missing".**

Females further mentioned that

**"the inequality, state of deprivation, lack of peace and power are more adverse and intensive for them".**

Children described poverty as

***"it is the state of deprivation where basic rights and wishes are not met, love and care are often denied"***. Children overwhelmingly regarded themselves as poor when they are neglected by the parent and when their rights to education is deprived and denied. **"If we sleep empty stomach, no one will see but when our father leave us and we cannot go to school it is noticed by all"**.

To the younger male

**“poverty is a state of taking household responsibilities at an early stage of life which deprived them from achieving development/progress in life”.**

Old people define

**“It is a state of fragility and helplessness that increases dependency on other’s support, sympathy and kindness and being deprived from consultation and dignity”.**

In case of location homeless people living in as settler in Gucha Gram project in Comilla, in riverbank of Nilphamari and shelter less people in all areas felt them poorest considering their psychological defenselessness, insecurity, powerless due to landlessness. Respondents irrespective of SES gender age disclosed

**“Dispossess ness is so crude that one even lost their right to claim of staying in their own house with minimum security”.**

### **3.3.1 POVERTY AND GENDER**

Poverty is ‘gendered’ because female and male perceived, share and experience poverty differently, disproportionately and inequitably – and become poor through different, though related and associated processes. This chapter brings together concepts arguments and findings to show:

- (a) what these gender dimensions are;
- (b) how they affect poverty differently; and
- (c) the changes need to bring in the poverty reduction strategies to take gender into account if they are to be effective.

The most common criticism regarding the gender aspect of poverty relates to ideas about relationship among the members in the household. Conventional economics saw the household as organized around the pooling of income and meeting the welfare needs of all members. On the contrary, studies from various parts of the world including Bangladesh repeatedly suggest that, there are extensive and systematic inequalities within households that are mostly related to age, gender, marital status, relationship with household head and other factors. In view of that attempts were made in this study to estimate poverty considering inequalities in the household SES to provide a comprehensive picture. Efforts were also made to find

out experiences of poverty separately in the same household based on gender and age.

Studies around world as well as present study clearly show that females' work is critical to the survival and security of poor households and vital for escape out of poverty. Female from VP and poor households engage in a variety of income-generating and expenditure-saving activities. In some cases, they are the sole source of household livelihoods. The gender-based analysis made in the study to focused the following situation of male female children old:

- ✍ Different implications of social and cultural factors of poverty on females relative to male and absolute levels of poverty among them;
- ✍ Social role model of masculinity and femininity is related with the dichotomy of “inside” and “outside” work of male and female that largely govern the needs, opportunities, abilities and priorities of both gender and age differently and
- ✍ In certain contexts, or in relation to certain aspects of poverty, disadvantage and advantages of female and male and of different age group.

Findings of the present study affirm the findings of other gender study that not the female headship but the processes of female headship – custom widowhood divorce separation polygamy migration etc by male or female members have different implications for household poverty. It also clearly shows that not the presence and absence of male rather their contribution to the household budget and their sharing of responsibilities was the major concerning factors in all study areas. And this was applicable in all categories of households: VP, P and NP.

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**The presence or absence of adult able-bodied male members in the household does not necessarily imply male support, rather their contribution to the household budget and their sharing of responsibilities is important.**

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Female-headed households set up by wives in polygamous marriages were found to be better off in NP and P households with respect to some indicators like decision making capacity, facing violence, support from the community. Those where the male partners are present but does not make contribution in household budget were found worse off. Where there was a son or even daughters who is

capable of earning and who is making contribution to the household were found better off than where this contribution is absent either due to younger age of children or their non-contribution to the household. In VP households, support from the children was found crucial and that brings significant advantages in well-being of the household.

Female-headed households due to *de jure* were found associated with greater poverty – for absence of a male support. Where wives in polygamous marriages received contributions regularly from husbands towards care of their children as well as to meet financial requirements, were found to be better off. In absence of such contribution and care the situation became worse. Most *de facto* female-headed households in Poor and VP groups were the product of male migration due to household poverty. In the NP group many males migrate to improve the poverty condition.

In all the study areas mostly among the VP and P, a significant number of husbands (39%) and a few sons (17%) were found highly irresponsible, made no or least contribution and support and took no care of the children and parents respectively. It is interesting to note here that the negligence towards mothers was less than the degree of negligence towards fathers. In case of husbands they live with second wives and her children or elsewhere, while sons stay with their wives and children. The husband sometimes visits his first wife and her children, exploits the opportunities, advantages, makes demands on the household budget and flees again. This was found happening mostly in Guscha Gram in Comilla in many cases among the VP and P households in all study areas. In these households females and their children work hard to survive. Indeed, it depletes household resources and leads to greater poverty for females and children. Most important is the shocking and alarming psychological and social affect on the children and females. Following case study reflects the situation:

**A 14 years old boy in Brahman Para said “ my mother had to sell her labour to neighbour and had to beg to feed us when my father remarried and left her with three minor children. After having very bad times we were able to set up one small grocery shop through totter steps, getting small credit from the money lenders with high interest rate. Nevertheless, we used to see a little ray of hope, when he used to**

visit us and then leave us again, exploiting our profits, even our capital. Now we have decided not to allow him anymore. My mother, younger brother and I are working hard for improving our economic condition. We are trying to continue the education of the youngest brother. Father's presence and affection is unquestionably pleasing and delightful, but it is dreadful if it is full of shrewdness and selfishness. It is really hard to grip the affection at the cost of mental anxiety, regular quarrelling in the situation of food shortage and shelter-less for long time". Similar experiences were shared by the boys and girls in Nilphamari, Sirajgonj, Cox's Bazar and also by a number of female respondents in all areas.

It is important to note that dependence of female on male and their condition of poverty acts like a vicious circle. While some of them become solvents after long struggles with the support of sons or relatives after their husbands have left or died, the community also withdraws support, they return to same or worse condition. This was found more among VP. Nevertheless, this was also found one of the major reasons between the NP and P to slip from their SES respectively to P and VP.

### **3.3.2 POVERTY AND PATRIARCHY**

Poverty found positively associated with dependence, not only for financial impasse but also for socio cultural and psychological dilemma. Respondents found sought to tie themselves into patron-client relationships often on degrading terms in order to assure some degree of security and protection in the face of crisis, calamity and emergency.

**An old aged settler female in Dimla Nilphamari said "I called Chairman of the Union Parishad Bhai (brother), he is my "thormer bhai" (religious brother) he looks after me during my crisis period".**

**One poor male in Sirangonj disclosed, "One who kept good relationships with the power structure would be more beneficial". Females and males in Guscha Gram in Comilla were found admiring and appeasing the Chairman and members of the Union Parishad. Admiring of Chairman, members, powerful people, in their presence was found common among the P and VP and less among NP. Respondents in all areas however, all made lot of criticism against them in their absence.**



In this context the Chairmen, members of the Union Parishads opined that relief dependency make it difficult for them to handle the over all situation. As amount of such relief is always less than the requirement it is very difficult to satisfy all the people. They further mentioned “poverty bind us with this dilemma, if we fail to assist them in addressing their problem risk crisis we are highly criticized, even if we do some extra ordinary work in the area that could in the long run gradually reduced their problem. People like to see immediate and first hand benefit”. However, the other important reason disclosed by the respondents was “casting of vote”. The processes of keeping a “vote pocket” through making them dependent on power structure accelerate poverty.

**“Casting vote to one’s court is largely dependent on the support she/he made to the poor during the crisis. Knowing the fact that some of the relief holders, settlers are not really poor the authority do not take any step to exclude them from the assistance, rather give them protection”.**

The social custom and practices further perpetuate poverty. When a poor household after endless struggle have accumulated some money, even at the cost of depriving themselves and their children from basic needs, reduce household expenses, refrain building/repairing houses or reduces expenses for marriage ceremony, the neighbors, especially the Sardar/Matbar (community leader) try to exploit them. They create pressure on the household to spend money for the ritual ceremony (like marriage, Akika, khatna, ceremony after death etc) according to the budget and number / type of guest chalked out by them. Otherwise, they declare them “Ekghore” that is kept them isolated from the community. They usually place false excuse and misinterpretation of religious bindings. This was found common in all areas, the propensity however was more in Comilla, then Cox’s bazar, Sirajgonj and Nilfamari. Among the gender female were the worse victims of these norms and values.

The cruel part of that is to force the female to invite or allow her husband as a guardian of the children in the ceremony although the husband kept her either separated or divorced and was totally absent and refused any contribution in bringing up of the children. The common argument put by the community was that **“After all he is the guardian, the marriage will be solemnized in his name”.**

The more painful picture faced by several separated females across the study area was that “Those fathers joined daughter’s/ son’s marriage ceremony / Khatna with their second wife and children and contributed nothing but takes their share of sharee (clothes), dresses and other benefit, which in fact, born from mother of the children’s own saving and from the “Jhoutuk “ (dowry) given to groom out of her hard labor”.

During the field visit a lady was found to wash large utensil, which she borrowed from the neighbor for preparing “Midai” (a sweet dish) for celebrating her daughters’ “Saat”, seventh month of pregnancy in Comilla. For this she had to collect rice, coconut and molasses from door to door. “I had to do this, other wise my family will be condemned and neglected by others”. Some of them were found to sell their asset like tree; cow, land, ornaments and some lend money with interest are often defaulters. This unavoidable ritual practices fasten poor people to their patron with dependability and bondage; in a number of cases pull down to poverty ladder. These practices perpetuate vulnerability and contribute psychological stress, conflict and leads to further depression.

### **3.3.3 CHILDREN AND POVERTY**

The participation of children in economic activities is the dire need to supplement in the household income of the VP and poor households and to some extent of the non-poor. Sharing the responsibility of earning is obligatory for the boys while for girls it depend on the circumstances, availability of work in the area, social restriction to their mobility, insecurity etc despite the dire need for their participation. Nevertheless, social acceptance to sex role model monopolizes girls to feminine work in the private arena while boys were involved predominantly in masculine work in private arena. Except for few cases there was strict division of labor between boys and girls. Boys were found working in different trades like farm labors, weaving, hawking, rickshaw pulling, fishing, helper of the vehicle, day laborer, maids, and cow boys etc which is comparatively more gainful than the girls who usually work in farm labors in the homestead area, weaving, helper in shops, collecting cow dung, shell, fish ling, fishing, maids etc. In case boys catch the fish, while girls sort out fish for grading etc. There were differences in access to and control over formal labour market between boys and girls. Only a few girls were found working in the field, employed in milk vita office or in public arena. Their

wage rate was found lower than the male; in many cases adult females got lower wage than the boys.

The extreme poverty faded away the social concept of femininity of work and the traditional role model. Since support from the male members is often either unavailable or inadequate, these forces children to seek alternative means of earning income. In the absence of adult able-bodied male members in VP and P, girls have to take the whole responsibilities. They were allowed to go to far places, work in the field the works generally considered as masculine work like fishing with nets, plough, graze cows, collect cow dung. The society let loose their restriction on the mobility of these girls. Nevertheless, society's roles as "watch dog" continue; they often remind that this practice is not good and should be end as soon as possible. Nevertheless, these girls are often exposed to vulnerability.

Almost all children from Very Poor and Poor groups in all study areas confessed that, as they do not have any guardian to protect them against injustice and to protect their minimum rights they have to face lot of hassles, often be out of work with out notice. "Our tender hands are often considered as incompetent and unskilled, and hence we are forced to join in arduous and hazardous work often without payment or with poor payment and in unorganized, informal sector".

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***"[O]ur tender hands are often counted as incompetent and unskilled, hence we are forced to join in arduous and hazardous work often without payment or with poor payment and in unorganized, informal sector".***

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The "Getha" (Minor boys taking care of calve, in the "Bathan" that is the places for grazing cows in the riverbank of Shahjad pur, Sirajgonj) and "Guraia" (Minor boys 10 to 18 years working as assistance of public vehicles in Cox's bazar) made significant contribute to their respective field. 'Getha' knows all his calves individually, takes them to graze regularly, identify their needs, sickness, and give food. They call their respective calves in their names during milking in their names. They wake up even whole night in their illness. During the rainy storm nights they have to wake up with anxiety, stay with the calves regardless of their own distress condition and fright (in cloud blast and downpour).

In Cox's bazar the 'Guraias' are the actual navigators of the vehicles with out whose support it became even dangerous for the driver to drive safely. Along with the job of helping drivers to download passengers, count travel fees they also get down to the seashore to gaze the capacity of the seaside, testing the salinity and depth of the water to loading the car that is always extremely overloaded. The cow boys, maids, helpers and others working in distance places admitted that they sometime become prey of sexual harassment by the elder co- workers or others. Girls also reported similar experiences. Both boys and girls are working in the risky job with less pay considering it as their 'apprentice work'. However their employer provides food and clothes but those are minimum for meeting requirement. They were found happy as those meet their very basic needs.

This study found that the children whose household structures have become more varied due to divorce, separation and cohabitation faced different socio psychological problems and challenges. Withdrawn from education is most common phenomena in absence of financial support from male members / irresponsible father's in VP and P households. Among the NP group mother tried their best to continue education of their children. Girls were found worse victim in all areas and in all households. Most of them have to carry out hard work. Among the male children some migrate to other areas and work as maids. Some even turned into thieves. They felt themselves abandon and helpless. These phenomena were found more common among VP then in P in all areas, but with higher tendency among the children of Guchsa gram and riverbank areas.

Setting indicators for measuring the impacts of educational performance and the impact of poverty was difficult due to various reasons. In addition to free education and books the government is also providing Tk. 100 per poor children (Tk.125 if more than one child) in primary school with condition that they will attend 85 % of the class and have to obtain at least 45% of the total marks. However, it was difficult to get real picture as school authority do not disclose the real status.

#### **3.3.4 SOCIO ECONOMIC ASPECTS OF POVERTY**

It is very hard for the poor to find steady, reliable sources of income, to manage and to pay for basic requirements like food, clothes, shelters etc. The affect of economic crises of recent flood in the Comilla and Sirajgonj region had curtail

opportunities in even informal sector and force people to open up more self – employment activities, especially street vending, petty commodity production etc. Nevertheless, self – employment sector is over crowded, returns are often minimal, faces insecurity and instability. In response to declining income opportunities both poor and very poor in all study areas adopt remarkably similar strategies to enable them to carry out the household expenses. But Near poor adopt comparatively different approaches. The major strategies adopted by first two groups were male migration, deployment of the children and female as labour, multi dimensional activities, labour sell, search work in far off places. NP group try to continue normal business or farming, as well search for new interventions. They can seek support from relatives, friends and from formal sector like banks and NGO credit etc.

In many cases male and female as well as girls and boys do work for same amount of time. In some cases female folk work for extra time and work very hard. Nevertheless, they are being discriminated by the employer on the two basic grounds. First of all, the dilemma of going to place of work and balancing public-private work/life. Female mostly work inside and around the homestead. They come



earlier and go home late and work not only in farm related activities but also in other household chore. In spite of this, their work is considered as extended part of



the household work and hence paid less. This is in fact unjustifiable. We observed many females working in the field, for example in

Nilfamari they work in the tobacco field as farm worker, in Dimla they were found grinding stone in the field. Secondly they are often

exploited on the ground of their less capacity to work. Females in all study areas disagreed with this. Males also agreed that there are advantages working with females, as they are more sincere and do not



mind to extend to take up other work. Restricted mobility is the third reasons that force them to over crowd in the same area, as a result female compete with other females and the labor supply is more than the demand. This contributes to lessen their wage rate.



Females however, exploit the opportunity for maneuvering. Extreme poverty pushes female to distance places for survival. They exploit all the opportunities available in

the area. The cases of three females and an old male working in Bathan in Shahjadpur (Sirajgonj) clearly showed the adversity of the poverty and their humiliating survival strategies. Case studies also indicate the psychological distress, due to poverty agony and grief about the dowry system, increase of divorce, break down of social norms and values and respect to the aged people, and their anxiety about the security of the children as well as old person due to poverty.

**The common features of the three self-employed ladies, who are female headship both as de facto and de jure. Two of them have been abandoned by their husband and one is widowed. One has three grown up girls and according to them all three have crossed the age of marriage. One lady has four children, two daughters and two sons, all are still minor and another lady has got three sons and one daughter.**

The male has three sons and three daughters; all are living separately on their own and are not well off. None are affluent. The three ladies are the neighbors living in around 800 yards area in same village, which is about four kilometers away from the Bathan. The male is living in the neighbor village, which is close to the Bathan. They come to Bathan crossing the river.

They (the ladies) start their journey in the early morning at about 06: 30 in the morning. Nevertheless, they have to get up much earlier to clean houses, prepare meal for the household and give food to the poultry birds that they love their children equally. They have to walk for about an hour to come to one bank of the river where they meet the old male who waits for them and for whom they also wait for sometimes. The usual transports for crossing the river are engine boat that carries food for the cows and bring milk to the Milk Vita office. The other engine boats carry cow dung. There is speedboat that is for the doctors and the visitors whom they see from the distances but never met.

The engine boat is faster but expensive and they do not like to carry these ladies except one or two occasion when they were in danger to ride boat due to cyclone or heavy rain or in extreme cases when the old male fail to carry them due to his sickness. The engine boat charges them high if they ever ride, but the old male charges less, and some times he dose not charge if the ladies run out of money. "He is like our father, always kept one eye and one ear for us ". The engine boat has particular time to come and go, so in emergency the cowboys take his help, which he has to offer voluntarily to maintain patron client relationship with out which his access to the field would be stopped. These ladies collect paddy from the underneath of the hay heaps. In the winter they collect cow bean form the field. The paddy is mixed up with sand, concrete and residual of hey, which is almost three part of each. The cowpea is mixed up with cow dung as cows are rising there, and these were also about half- half. Besides they also collect cow dung that is left in the grazing field and in the cowshed. The male who is doing business of cow dung takes all the cow dung from the cowshed. Thus female could collect only the left over. It takes about six to seven hours to collect the paddy and separate those from sand, concrete, chita (damage part of the paddy) and other residual.

Then they divided those in to three, but not in equal share, rather based on the labor input one made for. They however sympathetic to each other, if one could not come for sickness they gave her same share what she has to return back in due course of time. Usually they could collect about 40 to 50 KG paddy, after cleaning it becomes

to about 30 Kg altogether. After reaching the house their children clean it further, boiled it to get rice. They used to get only six to seven KG rice each.

The cow dung they collect is sold to the neighbor usually at lower price than the market, their children fetch fuel from the neighbors for their own cooking and rice boiling purposes. Despite this laborious and inhuman work their earning is insufficient for meeting hunger. In absence of farm work they have no alternative. The ladies always work in a group to protect themselves from the violence of the cowboys. They used to harass them sexually if found alone. For this they could not bring their daughters to the field though they do not have any work. But they always worried about their children, particularly for the daughters. The lady who has three daughters said “it is impossible for me to bear dowry, but none will marry them without that. I might have to marry them with co- wife or to old male”.

The old male cut the bushes and grass from the extreme corner of the field for his cow that he has got as share raiser and collect fire wood from the Bathan that he sell to neighbors and used for his own cooking. He also catches fish from the river that he usually sells to Bathan. He cooks on his own, sister- in -laws assist him quite often and take care of his cow in his absence. But he found it economical as well as dignifying to be separated from the children. He can survive on his own earning, but if he stays with the children, they often made complains about extra expense for the father which is beyond their capacity though he shares the expenditure. They have forgotten the hard labor he and his wife gave for their upbringing.

“I had one acre of land and I used to work hard, my wife also worked with me. The terrifying river took away my land 20 years back, then I had to work harder. There were days when we could hardly eat full meals, but we still shared whatever we had but never send the children anywhere. But now my three sons do not want to bear my expenses. They want to split me in to three pieces. One proposed to share three meals in three son’s house a day, another proposed one week to each son a month. Probably I should have one more son to bear my expenses for the fourth week. I could have married four years back after their mother’s death like many others have done. My age would not be a problem, they will give their daughter for marriage– he said jokingly pointing at the three females. I have not yet distributed the homestead land, and if I do that I will simply lose the respect and obedience they still showed towards me”.



## CHAPTER - FOUR

### PSYCHOLOGICAL AFFECT OF POVERTY

#### UNDERSTANDING OF THE CONCEPT OF GENDER, POVERTY AND PSYCHOLOGY

In analyzing the findings gender dimensions, socio cultural norms and values like patriarchy, power relation, peoples' attitude and practice, development and welfare activities working in the areas and peoples' access and control to these aspects and resources are discussed for better understanding of the poverty and psychological perspectives.

#### PSYCHOLOGICAL AFFECTS OF POVERTY

Psychological / Mental health is a concept that refers to a human individual's emotional and psychological well-being. According to the World Health Organization (WHO), there is no one "official" definition of mental health. Cultural differences, subjective assessments, and competing professional theories all affect how "mental health" is defined. In general, most experts agree that "mental health" and "mental illness" are not opposites. Merriam – Webster defines mental health as

**"A state of emotional and psychological well-being in which an individual is able to use his or her cognitive and emotional capabilities, function in society, and meet the ordinary demands of everyday life" (APA.org - 'APA Online', American Psychological Association, Wikipedia).**

One way to think about mental health is by looking at how effectively and successfully a person functions. Feeling capable and competent; being able to handle normal levels of stress, maintain satisfying relationships, and lead an independent life; and being able to "bounce back," or recover from difficult situations, are all signs of mental health. It is the trait how people handle stress, relate to others and make decisions in life. Development of this trait is as important as immunizations to ensure child's best chance for a healthy start in life. Promoting the emotional wellness and fostering security, warm relationships with parents and other caregivers are keys to healthy early development and later success of the young children.

Physical health and mental health is equally important at every stage of human life. Mental health is as important as immunizations to ensuring that every child has the best chance for a healthy start in life. "Promoting the emotional wellness of young children and fostering secure, warm relationships with parents and other caregivers are key to healthy early development and later success" (Dodge et al p.649-665).

Poor people in general face problems of growing unemployment, declining real wages, unsatisfactory working environment at work places. Mental illness among them is on the rise, which is mostly related to stress from unemployment, increased violence against them, social unrest etc. It is mentioned earlier that the study did not base on any clinical examination or test using psychological measurement tool. Rather it used outlook, feeling and reaction expressed by the respondents and observation of the researcher. Major reasons for psychological and mental stress disclosed by the respondents are of four types; social, economical, health and emotional. Social reasons include dowry, violence, insecurity, cultural aspects, lack of shelter etc. The economic reasons were lack of food for the household, unemployment and lack of work, failure to repayment credit in time, failure or losses in business, dependence on others, inability to send children in the school. For the near - poor crop failure, animal disease, seed and fertilizer scarce create tension. Health reasons comprise inability to work due to illness, chronic diseases, disability, when children/ husband are involved in risky work. Emotional ground comprises neglect, abuse, isolation, mistrust, condemnation, negative attitude etc.

## **PSYCHOLOGICAL AFFECTS ON CHILDREN**

Concern about poor children largely concentrated on their basic requirements like food, health, and education. Experts on child rights generally, count how many children how long spent without food, shelter, and education. But the psychological effects that poverty is imposing on the children caused serious problem and is equally important for their healthy growth and development. This is not studied well yet. Nevertheless, a child suffering from poverty is not only suffering from hunger but s/he is also suffering from emotional imbalance, mental depression and social acceptance problems, as these are interrelated and interdependent. Children suffering from poverty develop emotional health problems very quickly as the first thing which poverty affects are the mental health of an individual. A mature

person in comparison to child is able to cope with his or her emotion and can keep cool and calm emotionally to some extent. But for the children it is not that easy. According to Maslow's Hierarchy of needs, as an individual or child unless or until his/ her basic needs of food are fulfilled the child will never have any motivation to struggle further.

Vickie Mays, a professor of psychology at the University of California, Los Angeles, reviewed some of the research that has linked poverty with far-ranging mental health effects. One study carried out for 29-years, for example, found that those children who have experienced poverty in the first seven years of their life were more likely to experience depression later in life. "The effect of deprivation appears to be exerted through its influence on vulnerable individuals," Mays said.

The Parent-Child Project at the University of Minnesota is a landmark study in child development research, which conducted a large number of studies on children. These studies generated impressive and in-depth longitudinal data demonstrating the profound effects of early relationship experiences on children's emotional health and capacity to form trusting relationships. According to Egeland

One major factor protecting children from the negative effects of poverty is a good early foundation built on a secure relationship between parent and child. "Resilience is not a 'magical' trait in a child, it is not something a child is born with," he says. "Instead, resilience develops over time and even with a bad beginning later support can bring change".

This study confirms that the poverty make a child emotionally isolated from the society. The children under study across the region from Poor and VP group disclosed, "it is very shocking to see other children of similar age in the community we belong are getting each and every basic needs of their life without any hassle. But we are not getting them even after all our efforts. We do like to get all these facilities, at least enough food to eat, books, papers and pen to attend school and dress to wear". The discrimination in existence makes them emotionally unhealthy, according to them "The world is an unfair place, it is the place where there is no justice and no equality as we are not considered same as the other children". Girl child were found much discriminated in the household as well as in the society in

all aspects. They considered it as the social norms and practice and over all as their 'fate'. "We are poor and we are girls, thus we have to tolerate and put up us with all inequalities and injustice".

"Poverty was also found to have an effect on both academic failure and extreme delinquency when maternal education and early childhood behavior were controlled for" (Pagani et al,1999). In the behavioral domain, conduct disorder and attention-deficit hyperactivity disorder show links with household poverty, and this is most marked for children in household facing persistent economic stress. Children of these VP and P households said it become difficult for them to achieve performance score in the school mainly for two reasons; one is appetite and another one is lacking of necessary supports like book, time and enabling environment.

**"We sometimes lose interest to go to school and could not be attentive with empty stomach".**

A study conducted by the Department of Health (1999) showed children in the poorest households are three times more likely to have a mental illness than children in the best-off households. Duncan and Brooks – Gunn (1997) observed poverty and social disadvantage are most strongly associated with deficits in children's cognitive skills and educational achievements. The present study showed children from VP household were more disadvantage in facing mental distress followed by the poor group households. Their educational achievement in terms of retention rate achievement in school score was found very poor (13% and 20% respectively).

Despite free primary schooling for all and secondary stipend programme for the girls short of papers /pen and dresses caused them often avoid schooling. Maltreatment and disparity in the school due to poverty develop emotional imbalance among the children and it generate a mentality that they consider her / him out of the community and so do not follow the rules and regulations of the community.

A girl was found with merit whose often face shortage of books, pen, shoes etc. Her grand mother, who begs door to door to live on her own, spent a portion of her earning for schooling. Her mother always quarreled with husband for

irresponsibility and negligence in bearing household expenses. The careless attitude and negligence of her father toward her schooling and household expenditure, created constant stress and worries for her. More wondering for her to see her grand mother bring a cigarette, small bread and a cup of smoking tea from the nearby small teashop in the morning for his son who often returned home empty pocket after playing card at night. To her grand mother it would keep him quiet, encourage to go out with the rickshaw, bring food for the family and ultimately her daughter –in –law will be protected from being abused and beaten up.

Inadequate space for living for the VP and Poor was found serious problem. Low household income and poor housing found positively related with juvenile and adult offending. Due to poor housing grown up children live in only one or one and half room houses where they share with parent and grown up sisters / brothers. This situation exposed them to the marital relationship in earlier life. The absence of privacy contributes to develop juvenile crime among the adolescence boys and girls.

It is embarrassing to lie down with wife in the presence of grown up children. And it is neither nice for a grown up sister to sleep all alone with her grown up brothers. In the absence of adequate room none could maintain this minimum privacy. The sleeping arrangement in windowless one- room house is based on gender and age. The brothers and sisters sleep separately. In describing the sleeping arrangement children were laughing and mentioned, they said “many of us sleep in narrow cot, one at the head and another at the foot”. In the summer boys and elder males used to stay outside under the tree. Some were found fortunate to have a small veranda. In winter, all slept in a big bed as they have less or no blanket for each of them. The situation is worse, if there is relatives visit their house. Grown up girl faces more problems. Some girls lamented this crowded sleeping arrangement but could do nothing.

Many of them, specially, males committed themselves in unethical activities that lead towards the disaster of their personal life and makes a negative impact on the community too. A large number of girls said “we are scared and worried of being assaulted by the mischievous wicked boys”. They used to make objectionable and

unpleasant comments whenever we are out side, be it in school or on road. Some of them search for chances to touch our body and make the most of their advantage harassed sexually whenever they got chance. Boys agreed to this in a close in depth discussion. Mothers working outside always felt tension for vulnerability of their daughters. Again they have to be penalized some times for their sons' waywardness. A large number of respondents said this privacy less sleeping arrangement caused early sexual maturity among children, provoked males to some extent to keep bad relationship with other females outside. The girls also face difficulty to maintain privacy during their monthly period. In the flood time they have to take shelter on the top of the roof on neighbors house. In that time they have to change dress even in front of others.

In economic hardship, persistent poverty significantly contributes internalizing symptoms such as childhood depression, whereas just current poverty contributes in externalizing symptoms such as childhood behavioral disorders. These types of problems is happening more in VP and P groups in all areas. Among them shelter less, absence of adult male suffers most. A simple historical trend analysis revealed in a mentionable cases (28 per cent) male who is polygamous, polyandry, separated and divorce are the son of parents, specially, fathers having similar evidences. In some cases their sons were also found in similar practice. Close interaction with the male children it was observed that though they hate their parents' way of life but agree, "May be they have to divorce or marry again, if they have none to look after their children after the death and divorce of their wives".

All the respondents across the region stated that poverty imposes stress on parents and that this restrains household processes of informal social control, in turn increases the risks of inconsiderate and apathetic parenting and reducing parents' emotional availability to meet their children's needs required for healthy development. Erratic, threatening and harsh discipline, absence of supervision and weak parent-child attachments, specially the absence of even one parent were found as contributive factor to boost the effects of poverty and other structural factors on delinquency. Children of these households were found more delinquent than the children of P and VP if both parents have good behavior.

Females from VP and poor often absent in house due to working outside complaints that they found difficult to control their children, and some of them are involved in gambling and quarreling. Absences of education, of play material, of household chore (VP people found to bring food staff after work and thus cook one time only at afternoon or evening), of somebody to protect them from doing mistakes were many of the reasons for these behavior- they stated.

The cause and consequence analysis clearly shows that early age poverty affect psychologically, emotionally, and behaviorally at the age of youth. The people who deprived from the basic needs and various opportunities in the earlier life and adolescence period have lost faith on their own capabilities. Most (52%) of them were found to be frustrated, idle and ill tempered. A number of them have divorced their spouses and did not bear responsibility for the children (37%).

The relationship between poverty and childhood disorder appears to be more marked for boys than for girls, and seems to be stronger in adolescence than in childhood. Rates of childhood disorder vary in different areas and communities. The study found that risks of disorder in most poverty-stricken areas like Nilphamari and Sirajgonj were almost twice those in less poverty areas like Comilla. However, a contradiction also observed in Cox's bazaar. Childhood disorder was observed significant there. Again children in Gucha gram of Comilla district also facing similar disorder problem.

### **THE LEARNING PRFORMANCE OF CHILDREN AND POVERTY**

The findings of the study observed that in the poor and very poor households, most (89%) of the head of the household and 91 per cent of the mother had not finished elementary grades. Only a few (3 %) read up to secondary grades. Among the NP 52 per cent finish or attain elementary school and 36 per cent read up to secondary level. The literacy rate between male and female in all SES were 47.3 and 29.8 per cent in 15 years and above groups. Among the respondent children only 57.6 and 54.7 per cent of the girls and boys respectively attended the school (6-10 years group). The literacy rate among girls and boys were respectively 79.4 and 82.3 per cent.

Children in school are usually one or several years delayed in their schooling, and are older than their classmates. Average age of the children in first schooling was found seven years from poor household. And it has psychological impacts, as children from better off household possess antipathy to the poor and especially, to the VP children. The age differences further heighten the gap, and lead to increase in earlier drop out. Neither their parent can help them in learning process as most of them are illiterate or less literate nor they are able to provide private tutor. Urgency to involve the child in earning, lack of exercise books/ pencil, dirty clothes and unfriendly environment of the government run primary schools made them unable to meet up the demand of the school which results in anxiety and stress among the students. Apart from the exceptional cases, majority left school before class five. Only a few of them continue their education with hardship.

Drop out occurred earliest in the poorest household; more than 12 per cent even do not ever entered while about 78 per cent of them continue maximum up to class three. Continuation of education in the poor household is up to five. The rate of drop out ends in ten grades among NP. Girls are the worst off and victim in all categories. Leaving school makes them unhappy. Drop out children expressed that they felt jealous and become offended when they see others going to school.

There were significant differences observed in areas where educational facilities are good, children tend to stay in school more in these areas. In Dimla Nilfamari NGO named 'Concern' is providing non-formal education to the children living in riverbank. Most of the children there were found attending school up to class nine and they were found happy then the children in other areas.

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***[ T ]he withdrawal of children, particularly girls, from school is one mechanism to face up poverty and one of the important reasons behind the inter-generational transmission of poverty.***

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The major reasons for compelling children leave school were sudden, unexpected crisis in the households, such as illness, accident, or death of earning household member or death of mother, unemployment or underemployment of the household head, households' dependency on child's earning, dislocation due to natural calamities, distance or absence of school. Other important reasons identified were



in most cases children from VP and P were found not attending school due to various reasons like lack of exercise books, clothes, shoes, private tutor etc. A number of dropped out children were found to be involved in unethical activities.

Girls were the prey of early marriage and become pregnant as teenagers. In Nilphamari districts, a few of them in the name of maids were working as sex worker in the well-off landlord's house. During field work in one case a landlady was found to guard the crime in daytime as she was forced to.

**“I would be assaulted if I deny to do it, he will beat me and he will bring another wife. At least she is not sharing my other things- my bed at night, my children and my family prestige, at least people know I am happy – she said while crying”.**

These acts create a bad impact on the psychology of children and closely linked to adverse outcomes in health, education, emotional well-being and delinquency. The landlady was found afraid of her children's future. Her sons are now come late at night; they become quiet, always try to avoid facing their father- she said. This type of evidences was not observed in other study areas.

The poverty reduction programme is yet incapable to decrease the dependence of households' on child's earning. On the other hand, educational programmes are not yet capable to provide demand side incentives for schooling. In these circumstances, the children from poor households faces poverty mostly in inhumanly, with out fulfilling their basic rights. Many of them are the victims of diseases, corruption and drug abuses.

## **PSYCHOLOGICAL AFFECTS ON ADULT**

The common reasons for depression and anxiety among the adult male are inability to meet basic necessities, dowry demand and repayment of credit, inability to met children's demands. Females encounter the absence of the male's support in the household as one of the reasons for mental deprivation. The turmoil of exploitation and manipulation by the powerful, unstable and high market price, shortage of resources always kept poor people tempted. These resultants to antipathy and hostility towards household members- they disclosed. These are more acute in VP and P, among male than the females. Losing sleep, feeling

unhappy, clash in the household, were the common symptoms of anxiety and stress. This study found only three suicidal cases through which conclusion could not be drawn on any aspects. However, it was found that the root causes were oppression by the in-laws and exploitation of money-lenders due to inability to pay dowry and credit respectively.

A positive relationship has been found between socio-economic status and vulnerability to stress anxiety and depress mood order with higher rates of vulnerability found among individuals with lower educational and social achievement levels. Stress associated with low social position and financial inability, such as exposure to social adversity and lack of resources to cope with difficulty contribute to the development of psychological sickness.

People who were affluent when they got married and their in-laws households were also had similar status used to live happy conjugal life with status in all of the study area. In Bangladesh society place great value to male, which increases with the increases of socio economic condition. Male has special value, aspiration and warm greeting in the in-laws-house. Sudden slip into poverty trap pushes male in disgraceful and discreditable condition. In many cases in – laws does not want to send their daughter / sister to live in poor places. Wives also reluctant live in these places. This is a great shock, losing of prestige and insulting for the male. They felt insecurity in this situation and most of them (60%) lost energy to work hard.

Mirowsky and Ross (2001) found that the amount of depression associated with economic hardship decreases with greater age. Economic deprivation and poor marital relationships were also an important risk factors for the occurrence and chronic of depression (Patel et al, 2002). The amount of anxiety and depression associated with economic hardship in the study areas largely differ among gender and age as well as socio-economic condition. Females were found more depressed than male. A significant number of females told they want to commit suicide. The study found that the amount of depression and anxiety also increases with the increase of age. Children felt depressed mainly when they are withdrawn from school, their parent quarrel each other. In case of old people dependence on children, deprivation from consultation, disability, and unhappy conjugal life of their children caused dissatisfaction and mental depression. But their amount of

depression decreases with their greater age and in compare to their young and late young adult.

The effect of poverty was found substantially high when the degree of isolation from household and relatives is high; suggesting that social isolation mediates some of the relationships between economic status and psychological disturbances. Poverty and social disadvantage are most strongly associated with deficits in children's psychological development.

In the above situation parent generally live with unmarried son, after their married son (s) share the responsibilities of the parent equally. When both father and mother alive children usually split them to ease the bearing of responsibilities. Though it minimize the burden but caused psychological heartache and misery. One old couple said, **“for the last five years our two sons share our responsibilities separately. We do not have to fast but eating separately caused mental sufferings, especially on days when one of us eats good food but another cannot have we feel very bad, We also feel bad that we can not share good food with sons, grand children and daughter in laws. We always think, - If we could share.**

### **3.7 PSYCHOLOGICAL AFFECTS ON AGED PEOPLE**

About eight percent of the total population in Bangladesh are older citizen of that most leave in rural village and female in general occupied a significant number. The community and culture of Bangladesh have diversified values, wisdom and experiences of aged people, they deserved respect, care and love. They required psychological support. Unfortunately this study showed a decreasing trend of these profound culture specially in the VP and P group. They are deprived and their contribution has largely been ignored in the household and in the community. They lose their rights, power and honors in their own households these make them most vulnerable. In the poor VP and Poor household, their financial, social, health and emotional needs were found largely been unmet. Females again were found more sufferers of negligence, discrimination, deprivation and helpless.

Among the respondents most of the aged people were found suffering from similar as well as different problems. They found it very difficult to deploy themselves for work . Despite dire need not only because of their physical inability, but because

people in general does not prefer to deploy them as they loose speed of work, some could not hear well, can not come in time – aged people across the study area reported. Consequently those could afford work, received fewer wages than adult, and again female got lesser than their aged male counterpart.

A male of 50 years in Brahman Para is involved in selling ice cream for his livelihood. He married second time at the age of 40. According to his statement the reason for second marriage was the unfaithfulness of the first wife. He said “I can earn Tk 70/80 per day by selling ice cream if I am in good health. Unfortunately I am suffering from rheumatic thus unable to walk long. Again in the winter I have to face problem to run my household expenditure as the demand of ice cream going down. Every day I have go out of house at 6 am and returned back at afternoon. I have none to support, as the children are minor yet. I am very much worried about my future as I might lose my only endowment, the physical labour at any time”.

The government of Bangladesh initiated the older people allowance programme from the year 1997. The recipients of this allowance are selected by evaluating the income, asset, health etc. The Ministry of Social Welfare providing allowance to a selected number of older male and female in every ward of each union. A few NGOs are also working for this group. This study showed that the allowance helped the aged people. It creates an honorable condition of the older person in their own house. Although the amount is not enough to meet all their requirements still is very important to them, they can at least fulfill a part of their daily needs. This study revealed alike findings. One aged male comments

**“it is very shameful for me to depend on my son even for shaving and cutting hair. My inability to earn causes losing importance in the household. Another disheartening experience of a male in Nilfamari explained that it has been decided that due to the poor condition, my four sons on a rotation basis will provide my food. One day I fail to return home in time and my daughter-in law informed me the food is finished for that day. I don’t mind to spend whole night with empty stomach but what embarrassed me is “I don’t have any importance in the household”.**

A significant number of elderly female across the study area who failed to get support from the government complained that one need to maintain good

relationship with the functionaries of local government to manage support from them. An older female stated **“I am living as impermanent maid to the better off households, often blamed for delay in performing responsibilities. Cash requirement for my survival is very minimal, “I am satisfied if I could arrange required food and betel nut. Indeed I need support for treatment from my children or from the community members”.** Shortage of younger female labour due to their immobility in the community provides scope of employment for elderly females. The elderly person specially, females believe **“now a days young ladies are getting more freedom and facilities than our days at this age”.**

The elderly Near-Poor specially who posses some lands in Comilla and Sirajgonj stated that they try to help their children by supplying food and other necessitates in the urban areas where they live in. But most disgraceful is that they are not taken proper care in return. Although they agreed that business of their children sometimes forced them to forgo their responsibility but they feel it should not happen.

Most of the aged people disclosed that they received more respect, care and love from their daughters than their sons. However, 62 per cent reported their daughter-in-laws also take their care. They also disclosed that they give their money or the saree they received from different people to their daughter first and then to their daughter-in-laws. But “there is no discriminations with grand children, all are equal”. Some told that they kept good food if they received from rich people’s house and share those with household members, specially, with the grand children.

Regarding the discrimination between daughter and daughter-in-laws they disclosed that according to Bangaldeshi culture daughters expects a saree once in a year from natal house, which is an unwritten demand from the in-laws house. It upgrades their prestige. In a large number of cases in-laws make bad comments other wise. The older females said, in fact we have to give preference to the daughter to give gift mainly due to this reason. This culture is most practiced in Comilla and Cox’s Bazaar, moderately practice in Sirajgonj and Nilphamari. In case of social level it was found most practiced among NP, moderately in Poor and VP. Inability of giving this type of gift is considered as symbol of poverty.

Psychological disorders have been consistently shown more common in VP and poor group. The prevalence of depressiveness, anxiety disorder was common to all gender and age. However, the degree as well as frequency of these were much more higher in females and girls. Smoking alcohol watching of necked film was found in very young male and adolescence male group. They were mostly those respondents who temporarily migrant to town / Dhaka mostly pull rickshaw to earned money. They disclosed of spending some money on these account. When they return to village their friends exploit them and they usually spend money on watching movie, smoking or eating snakes. This time they felt powerful and liberated than others. Exercise of this power and liberty was practiced least by the females. They used to spend some of their earning on imitation jewelry and cheap cosmetics. The disabled boys have least power and liberty even than girls. Respondents from NP group had lower symptom levels of stress, anxiety and depressiveness. This could be explained by the fact that people from VP and poor group find it more difficult to access to and control over services with which to cope with the situation.

Conduct disorder were found two times more common in children who live in socio-economically deprived households with low income, or who live in poor neighbourhoods. Parental and household characteristics were more strongly associated with poor children at increased risk of psychological disturbances than the economic disadvantage itself. The poor children living with parent or single parent having good relationship and quarrel free environment were found mentally sound, some of them continue education despite hunger, torn dress and other obstacles. The major inspiration behind it was disclosed love, security and discipline in the household.

Symptom of stress, anxiety, depression experienced by the respondents were sleeplessness, senseless, vomiting, hyper tension, fear, suspicions, crying, shouting, quarrelling, beating, feel hungry, shivering, talkative, doing wrong things, singing etc.

## **VIOLENCE AND INSECURITY: PERCEPTION, CONSEQUENCES AND ITS PSYCHOLOGICAL PERSPECTIVES BY GENDER AND AGE**

The Constitution of Bangladesh grants equal rights to male and female in all spheres of public life. However, in private spheres such as marriage, divorce, custody of children and inheritance, personal laws that discriminate against female still exists. The government's increased recognition of females' human rights has also contributed to changing attitudes towards them and girls to some extent. Some reservations on the ratification of the Convention for Elimination of Discrimination Against Women (CEDAW) have been lifted, and there have been a number of legal reforms and enactment of Laws that address gender-based violence (domestic violence, dowry and acid throwing etc). Both GOs and NGOs incorporated legal empowerment activities into programming that empower and enables poor to resist and protest against many forms of discrimination utilizing the law more effectively. Findings of the study show hardly any poor had exercised these rights.

Generally violence is defined as all forms of cruelty and repression on people of all gender and ages.

**“Gender violence is violence against women that result in physical, mental, sexual, coercion or arbitrary deprivation and violence of human rights”. (A special UN article on Violence Against Women 1995). According to Pre Goff (1994) “This is a psychological oppression by male to female in a patriarchal culture”.**

### **VIOLENCE IN THE STUDY AREAS**

Respondents of the study areas irrespective of gender, age and Socio- Economic Status (SES) comments the dowry demand as a widespread and deep- rooted problem. Across the study area Very Poor respondents cope with it by marrying their daughter to aged person having children and even having one or more wives alive. Some of them marry their daughter with disabled and sick person who in fact marries poor girls to live on them. Poor group sell their assets, if any, and borrow money from the moneylender with high interest rate. They also used credit for this purpose though it is taken for productive purpose. Selling asset (like tree, livestock, ornament, land or mortgage the land) is the major mechanism by the Near Poor group to combat with the dowry demand. They also borrow money from multiple

sources like relatives and friends, bank, institution (GO/ NGO group) and moneylenders. This has serious psychological stress on the members of the household and the community at large. "We felt anxiety and stress to have grown up daughter, sister, grand -daughter"- male and female as well as children and old disclose it commonly.

In a recent survey approximately 25 per cent of male interviewed felt that it was reasonable to beat a wife if she goes out without her husband's permission, if she neglected their children, or if she argued too much (Nari Pakkhya). Similar findings observed in these study villages.

The perception of violence in the study areas varies largely among different age group as well as gender in study villages. The deep-rooted socio-cultural attitude and consequences impinge believe as well as practice that female are the object to oppression and they are the objects of satisfaction of male. Older female in general opined that the male has the authority to beat his wife if she does not obey the order of her husband as well as unable to meet the desire of her husbands. The older and middle aged males agreed with this. Some of the middle aged females also agreed to this to some extent. The younger females and a number of male especially those who are the members of different village societies and users of micro credit disagreed with this acquiescence, they rather said no body has the authority to be involved in harmful activities and it is serious unlawful violence and in act by religion and by laws. Despite the consciousness among the young females about the rules and regulation against the violence they could not practice those due to the gender bias in defining of violence. Societies condemn females leaving the husbands house or even quarrelling with husband as violence by the female even when female does it after physically assaulted.

Violence in study areas ranges from verbal abuse to physical torture, even death. In terms of gender both male and females were the victims of violence. In case of age, unfortunately it ranges from minor girl to elder females and also boys and male, the major victim was however females. Both visible and invisible violence occurred; visible forms included battery, sexual abuse, rape, and trafficking, forced prostitution. Invisible forms included females' subordination, denial of education, discrimination in wage and employment.



Domestic or Family violence occurred in the study areas includes wife-beating, dowry demand, polygamy, divorce, abuse, assault, insult, refuse to contact with children after divorce or death of the husband, denial of bearing of expenses, forced to stay in the parent's house, child abuse, over burden, annoyance and negligence, ill humor, doubt and suspicion, refused to sexual relations, touch to insult, sexual relationship with maids and others, teasing and witting, forced marriage, taking alcohol, misinterpretation of religion and fatwa, bad treatment, not allowed in the decision making process, control of mobility, blame for any damage or problems, lack of rights of franchise on their own, stop education and work.

Public Acts of Violence included sexual harassment, rape, suicide and trafficking. In the work place unequal and low wages, force overtime, harassment was mentionable. The pathetic part of the violence that they are tortured by the very beloved and closed relatives like husband, father, mother in laws, brother, employee etc.

Females said that poverty doesn't allow us to meet the minimum demands of our children, most of the husbands keep them away from taking part in day-to-day problems of the household. Their participation in reproductive activities is the least. Poverty along with over burden forced them to become tempted and incensed; quarrel and misbehave with the children, husbands and in-laws.

Violence takes place across the socio economic class. Nevertheless, poverty reinforces and perpetuates violence to great extent and violence-underpinned poverty. The respondents divided the consequences of violence in to four categories: Psychological, physical, social and economical; however these are largely overlapped and interdependent. A number respondent opined that physical violence like beating lessen their working ability. In Cox's bazaar son breaks his mother's hand and now she cannot work thus live on begging and on community support. Psychologically she is so offended and dis pleased that she will not take any help from her son even if she has to die. A significant number of females said that they were and are still beaten by their husband resulting in severe pain in their body, particularly in winters, during the nights of new moon (*Amabisha*) and full-moon (*Purnima*), and during that period they can not work properly, and some of them have to absent themselves from work. This has two affects: some refuge

them to employ and some give less wage. Both male and female agreed they could not work properly after quarreling and beating. They lost on average one to two hours work that day. To cope with the situation male spent extra money on smoking, gambling to cool down and reinstate to go work. According to their opinion they lost on average Tk. 20-30 in a day. Female generally cry and sometime beat their children to reduce their annoyance and irritation. Children said when they are beaten by their parent and employer they felt themselves burden and some times want to die.

The worst blow of violence for the female that often made them, want to die, is the denying of love and care for the children and wife, denying of sexual relationship, denying of household expenditure and responsibility, by the husband. Following case studies reflects the situation in the study area.

**One female in Comilla village was living happy life. Her husband, a mason married again after she had two children. That time they have two small houses. But three years back both the houses were damaged due to storm; thus she borrowed house loan from NGO and prepared a small house, a house of hope and dream. She works hard for raising the house and spends all her money that she saves for long times.**

**Unfortunately her dream was worn out within few days. Her husband, his mother, second wife and children all (11 members) enter in her house. She at first denied; but the community people insist her to accept them as her husband quarrelling all the time and threat her to leave home as the homestead belongs to him. At present the arrangement is that her mother-in-law stay one side in a small cot with two of her minor grand sons, she herself slept with her one son in the middle on the floor and her husband slept next to her with his second wife and their three children. Three torn, several parts patching with torn clothes mosquito nets maintain minimum privacy. The situation is worse when her elder son (17) who is working with his maternal uncle back home. Since they started to live together in one house her husband denying sexual relationship with her, earlier he came at least twice a week. To avoid day to day quarrelling she decided to cook separately, since then her husband started rationing giving her little amount as household expenditure. More heartbroken is that he is not paying any repayment that she borrows as house loan from the NGO.**

**She has to maintain weekly repayment schedule at any cost. The day before the**

weekly schedule is frightening and threatening. The officer will shout in front of others and would not leave until received the amount. This is shameful and degrading. She could not sleep at night when she is unable to collect the money. But she found her husband sleeping unperturbed. This is simply incredible. She passes many nights in sleeplessness and in crying, thinking the community and the world as a place of cruelty and hard - hearted. She has to go from door to door to collect the amount. She started to work as temporary maids to earn money. Her main source of repayment schedule is her elder son. But he is not regular as he was promised earlier. He some times denied and often quarreling with his mother for allowing step mother in the house. In fact she gave up her expectation on the son, she can realize how he is changing day by day; he will be like father as his father is like his grand father.

In Niphamari, one very young female was found crashing stone. After river erosion her father sold all their belongings but could not work long time due to work shy that how a farmer like him could work as day labor. Several days starving pushes him to came out, but could earn a little due to his ill health and non-accustomed to stone crashing work. Ones she came out for work to help her father by opposing her parent. One male working as supervisor in the stone field managed her work; after several months he came close to her and proposed her to married giving false statement that his wife is death. In one time she agree with his proposal ad married her. When he took her in his house she realized that his wife is alive and they have children. Her co wife and the mother – in –law started to torture on her and told her to go back to her house . She has been kept in the kitchen alone that is separated from main house and treated as maids in their house. She could not sleep at night feeling insecurity.

Three months latter her husband started to meet her at mid night and after few months she became pregnant. Her co- wife and mother – in- law abuses her condemn her pregnancy as a sin and refuse to believe sexual relationship with her husband. Finally she has to leave the house and gave birth a daughter. Her father went to village leader several times, as the male is influential none heard him; rather community people also condemn her and hesitate to give any work. All the time people do like to raise the issue and discuss the matter in front of the girl that embraced and disgraced her very much. Her only thinking is that with her six years daughter's identity.

Wife and children beating is common practice among the poor. Males used to abuse their wives and children when wives raise demands of food and others basic requirements. "Some times we felt discomfort to return home fearing wives grips and grumble. We understand their deplorable position. Being a house manager they have to face the children's demand. Our inability to afford always keeps us short- tempered. We felt more irritated when females started their claims". "Shouting and misconduct is an effective way to escape from females' bargaining and to stop their negotiations- they disclosed".

Quarrelling is a common practice among the neighbors in VP communities. The close observation in a day in settler area of Comilla showed some household members quarreled with each other's. During quarrelling female use mostly filthy languages, but male use both filthy languages and also quick to adopt physical manhandling. The dominating party is one who has adult male and young sons and who has money over others. The poorer, specially, children and females feel scared of these households and always -felt threat. The respondents opined **"We quarrel to minimize our failure, our dissatisfaction to protest against injustice, violence against us, we quarrel to minimize our mental agony"**.

However, they claim that the neighboring people who have money, education but unruly and disobedient sons rather quarrel much more than us; their mouth is also bad. And they use both hand and leg to conduct violence on us.

For the adolescent girls lone mobility is strictly controlled even in the face of necessity in all study areas largely due to insecurity, teasing, abusing, indecent proposal, ill remarks etc. Poor girls who used to work outside e.g. in stone field, fishing, collecting shell and could make contribution to the household budget face resistance from both household and community. Consequently the household lost income. Due to dowry most guardians could not get them married. These girls felt them as burden of the household. "The adolescent boys can move even after evening but we are not as people of the society treated us bad girls if we do so". The most painful thing is that people become suspicious if grown up girls talk with the adolescent boys even in discussion of general or necessary issues like education. These unequal treatments caused ps ychological bleakness, depression

and despondency among girls and females. And it perpetuates social discrimination in wage; degrade their status and position in the society.

Evidences of trafficking of females and children occurrence in their own villages were denied very consciously. They however informed the existences of such events in the neighboring villages and or among distance relatives. Stating cases in Nilphamari they told that a number of adolescent girls were taken to the town giving false assurance of job but after few months a number of them come back with the experience of sexual harassment. In Cox's bazaar dacoit (rover) came at night, trafficked girls and young female, kept them for few days or months, then left again. In Char Var Digolia of Sirajgonj young females and girls disclosed that they couldn't sleep at night fearing the attack of drifter who usually raped females. Through out the study 15 cases were reported to be trafficked. In a condemnation and accusation situation in the household and in the community they usually go back to the town, in one case the girl committed suicide, while about 10 cases were reported as being illegal abortion using traditional methods. Two cases were found which brings reproductive health hazards due to unsafe abortion. The occurrences were least in Comilla and then in Sirajgonj. It is highest in Nilphamari and then in Cox's bazaar.

Taking alcohol, ganja, involve in gambling, unethical relation with others' wife or with other girls were also mentionable reasons for violence. On the other hand girls or females falling in love with other male causes severe violence. These offence conduct by male is generally considered as private matter and society by and large do not take any action despite complain raised by the females.

Adolescent boys of VP and Poor households loose economic scale due to Illiteracy and poor economic condition. The cowboys in Shahjampur often been oppressed and subjugated by the cow owners. Despite their hard work and earnest endeavors they have to hear slang language from the cow owner if the calves became sick. " We usually give more importance to the calves than our household members. We abstain from the treatment of our household members but don't delay in taking necessary measures for the treatment of the cows. But disease like 'tarka' does not allow time to inform the doctor in time but yet they abuse us". A number of boys

become victim of sexual abuse by the adult male living away from household in working place.

***Children havin g stepmother and stepbrother face severe problems, felt anxiety and stress. One male children of 14 years told that I have to make adjustment with the desire of my stepmother. If I do any wrong I have to prepare for having maltreatment from my parents, while my stepbrothers don't have to face the similar experience. I became wonder when my father beat me to make her happy. I felt upset, as he did not do it in presence of my own mother. I always fear of facing maltreatment any moment and my parents for a minor thing would harass me.***

In the face of poverty, sons starts separate homes from parent after marriage, lack of responsibility also causes separation from their parents. Although it is appalling for them to deny parents' demand and they felt guilty when the parent and society blame for their inability to feed the household members. They consider this blame as violence against them as none understand their incapacitate condition.

Violence of male by his wife generally depends on the financial status of the in-laws house. When the Father-in-laws and or brother in-laws are more powerful then the male become victim of violence by the wife. A number of such incidents by wife were recorded. In one case wife went to her father's house, quarreled loudly and blaming husband's incapability to meet household's needs. Other few stated that in this case one has to tolerate her bargaining if he is unable to meet necessary expenses.

People works together in Bathan in Sirajgonj or in boat in Cox bazaar kept good relation with each other. In their absence females and children do quarrel with each other for different reasons. Sometimes there are valid reasons and some household oppressed other even for a very minor issue i.e. playing of children, poultry rearing. When they return home wives maid complain. In these cases males do not listen any argument or statement rather beat their wives and children to keep good relation among the working partner. Although they felt guilty for this injustice but according to their opinion this good relationship is one sort of capital for the poor absence of which might cause loosing employment opportunities.

Both the male and female children in all areas unanimously opined that violence is an injustice, it is a serious offence and none should commit violence. In most cases the male defended that in the turmoil of exploitation and manipulation by the powerful, employer, high market price, shortage of money always kept them ill tempered. This leads to antipathy and hostility towards household members, “we assault female and children both verbally and physically even for minor issues”. Middle aged males said that they opposed it in principle but agreed that many of them acts in a similar manner.

The children disclosed that “We are the prey of both parents, mother abuses and beats us when she is annoyed, she is unable to feed us and meet our simple wishes; father also treat us the same way. We are beaten by the father when we try to escape from our mother - we use to stay away when they quarrel, some times we cannot tolerate. They said we abide by the religious code that prohibited to protest or abuse parent. Societies also keep control on this. Nevertheless, we felt annoyed and wonder why society does not provide justice and control such irrational beating and quarreling of male with female who is hungry, over loaded and restless. We feel extremely sorry when she is beaten because of us. The minor children also confess that “we are afraid that father will throw us out from the home and we will have no place to go”. Some try to involve in earning, to make contribution in the household budget to reduce violence. At the extreme point they argue, some leave their house, go to relatives’ house. Some relieve them by taking ganja, gambling with others, walking in the street, watching TV in the market. In this regard girl child were found more helpless and powerless. “Crying is our only mechanism to cope with the stress and anxiety during domestic violence”.

The elderly people made complained against not getting appropriate treatment from the society as well as from the household. They said “We had the control and command in every affair of the household, every body count us and respect us but soon after our disabled ness or retirement from the work we fail to raise our voice”. These tempted us. We felt very sad when we saw children forgotten our contribution to the households.

Poor do not have any participation in the public arena. The VP and Poor group disclosed that others decide their voting choices. Many of them just sell out to third

party. It was found that they were aware of their franchise rights but are not able to ensure their participation in decision making as are not consulted by the local public representative regarding their problem. "This is a gross violation of our right."

The people of the Near-Poor households denied being involved in the violence but they agreed that difference of opinion is common to their conjugal life. They also agreed in using verbal abuse, but they don't shout, as their family status will be questioned by others. The male members told that they are often threatened of lodging case if there is any violence. In Nilphamari, it is accepted by the functionaries of Union Parishad and Development researcher that there are some false cases of violence against youth especially on the issue of sexual harassment, done with the intention of harassing the opponent party.

In both cases the outcome of the violence is more or less same although the process and severity of violence differs among male and female. It is found in the study that the dignity and autonomy of poor male and female have been grossly affected and the most important thing is that the belief on their potentiality has been tremendously reduced.

At the household level immediately after marriage the relationship between partners remain good. Gradually both verbal and physical assault starts. Default in dowry paying is the foremost causes to start violence. Dowry related violence is widespread in all groups and it ends even with death. In most cases dowry victim females were found assaulted and maltreated both physically and verbally. In response to the questions of imposing dowry despite knowing the inability of bridegroom's part they said, "A man sinking in the sea always tried to live on whatever available, even by exploiting their children. So do we".

### **TALES OF HAPPY TIMES**

As a part of psychological affects respondents share their happiness and unhappiness stages. With regard to the feeling about happiness and unhappiness VP and Poor group however made remarks that "Asking about happiness means nothing meaning to us. We can hardly remember any happy moment. We, however, feel very happy when we can manage adequate and necessary food for



all of us, which is mostly absent in our life". However, after having close discussion following statements were made by the different group some of which were common for all groups irrespective of age, gender and class while some were for the respective group, age and gender.

### **GROUNDINGS FOR HAPPINESS AND UNHAPPINESS IN COMMON**

The happiness for the people is centered on the household, the spouse, parents, the children, the brothers and sisters. The number one cause for the feeling of been relieved and happy at level of households, in all the study areas is due to daughter / sister's marriage and their peaceful conjugal life. All the respondents expressed that they become extremely worried on hearing unhappiness of daughters/ sisters for dowry or any other reasons. This is very common in VP and P households; this reflects the adversity of the violence against females. Inability to fulfill even a small desire of children put parents, especially, mothers in great frustration. Fulfillment of the requirement and desire of children bring great satisfaction. Older people consider themselves happy when they see their children are settled and when their children look after them.

Irrespective of area, gender, age and socio-economic level respondent said they also felt unshackle, enjoy liberty, felt great relief when they could repay credit. The month of November and December bring happiness as during these months, they are able to meet the food requirements of their households by selling their labor. The old/disabled males who are not able to sale their labor in these months also feels happy by seeing paddy harvesting. It indicates that agriculture still govern the life of the rural people. It is the time for buying and selling, most people get cash income and become generous during these months and don't hesitate to help the destitute people.

"Dependency on children's income makes parent very unhappy. Again the dependency on girls' income is a shame"- they stated. "Males' second marriage and discarding wives and children are common, and it causes terrible shock to all, especially females and children. Nevertheless, second marriage is common for mothers who have children. And so it is reckon as misfortune for the mothers" and heart breaking for children.

The unhappiest times for the VP and Poor are nights. Daylight blessed them many ways “we could see each other, complete our household chores, could look for any assistance and opportunities, but night brought loneliness. It cuts down scope for assistance even at hard times.” People in Cox’s bazaar and Char area face the problem mostly. At night they become completely helpless. Moreover, scarcity of food keeps them starved all the night. Absence of light and entertainment leads to sorrows and worry. The lone widow, separated and child less females are the most vulnerable in this situation. For them there is none to whom they could express their sorrow and happiness. The loneliness along with darkness deepens their miseries which they said only relieve through crying silently.

Divorce, separation and widowhood caused immense suffering both for children and women that is reflected in the following case study.

***My father abandoned us when I was two and half years, and my mother remarried when I was five years old. My grand mother took care of me. I felt so unhappy and shy, I used to cry every day, and I could not go to play outside. Children at my age comments that my mother marries again because she has forgotten me, older people also disregard. My stepfather always quarrels and beat my mother. Some time I became so frustrated that I wanted to die, I used to spent time outside, in gambling, I lost interest to go to school. Now they are living in our house with us but separately. My grand mother gave them shelter, as they do not have place to live. In the past, my mother tried to give me food and clothes secretly but for this she used to be abused and beaten up by my stepfather; he also beats me. Nevertheless, she still tried to give me anything she could able to. I told her not to give anything and refuse to take, I felt most disgusting when I become the reason for her suffering. For the last one year I am trying to earn money by selling labour, I give it to my grand mother, because she loves me, she take cares of me. I understand my mothers’ helplessness, I understand their difficulties , but still I cry for her and I always feel for her, but I could not forgive her. I could also never excuse my father who abandoned me.***

## **MY HOME SWEET HOME**

“Losing homestead is losing power and prestige, losing minimum human rights. You will lose your roots and identity. One will look at you with kindness and compassion and also with suspicion, vigilance and watchfulness. Perhaps you

would want help and favours” –comments made by all the respondents irrespective of gender, age and class who lost their home, live in shelter house and river bank. The people become homeless are considered as social ostracism. Most shocking time is just after the river erosion. Most of them don't want to remember this situation saying, “I can't explain this experience and feelings of loosing homestead areas instead I could cry loudly”. A number of females repeatedly said they still saw and dreamt their house is downstream under water. Arranging marriage for the children become difficult due to their landlessness and bad culture of their surroundings.

People living in the embankment always felt threat, after every few months they received letter from Water and Power Development Board (WAPDA) to leave the place. It undermines their dignity, push them in the trap of political party and under the influence of musclemen. They have to negotiate with the local Union Parishad to stop it. These people spent sleepless night. When they received notice. Return to home considered as a most happy event in life. In Char Vardighalia respondents were found facing several difficulties like shortage of drinking water, flood lack of supply of different services (education, health, communication). They live under tension with their young wives and girls due to attack by the robbers. However, instead of immense suffering they expressed their great satisfaction for getting back their own home, their entitlement.

### **GROUNDS FOR HAPPINESS AND UNHAPPINESS BY MALE**

Getting work to support family and bringing adequate food for all makes a male happy, as responsibility to feed household members mainly lies with them. Ability to sending children to school also makes them happy. Mismatched working condition along with household burden makes the most males puzzle; neither could leave the job nor could tolerate all the suffering. Singing and gossiping with fellow colleagues is one mechanism to get relief. Old people felt very happy when they are respected and cared by others, when close person prepared some food for them which they are fond of. They also felt happy when their daughters and sons, who stay away, visits them.

## **GROUNDINGS FOR HAPPINESS AND UNHAPPINESS BY FEMALE**

Females specially, from VP and Poor group also become happy if they could manage food for the household. Females were found happy if they could repay their loan. We usually try our best to manage weekly installments of the credit, if we fail they shout in front of others- that's very disgusting. Female felt happy when they could share their emotion, sorrow, and happiness with their husband. It is very disgraceful for them when the husband insults them in front of others, at least there should be some confidentiality.

## **GROUNDINGS FOR HAPPINESS AND UNHAPPINESS BY THE CHILDREN**

We felt very happy to see that our parents are not quarrelling. We feel very much embarrassed when our father insults our mother, or when they leave our mothers and marry again. Most dreadful and unbearable is their discriminatory behaviors to us and mothers. Mother's second marriage is even more shocking, ridiculous and incredible. We feel very disgraceful if we fail to meet the demand of our own parents, brother and sisters. We felt very happy when we get food and can go to school. A new dress brings great satisfaction for the VP and P. A few of them said they have never got a new dress. In this case borrowing dress from others to go relative's house is most disgraceful.

This study considered children of the age group of ten and above considering that the problem of techniques an difficulty to organize children under ten. A girl about seven years in Comilla was sitting behind her sister as observers, burst in to tears when others were discussing about their state of happiness and unhappiness. She could not utter anything but her eyes portray deepest sorrow for her father who often remains absent from their house and live with her step- mother and step-sisters. Her sister disclosed that she keeps on crying for her father, especially, during festivals days, she remembers her father and cry all the morning.

We felt very unhappy when we see our mother, father or any household member is suffering from diseases but unable to take care of them. Disability is considered as a curse for the VP and P. NP also consider at as a reason for slippage to poverty ladder. People used to avoid sick people in case of employment and if not give less wage though in most cases they work equal amount.

## CHAPTER - FIVE

### ACCESS TO AND CONTROL OVER RESOURCES AND SERVICES

#### ACCESS TO CREDIT

In Potajia union in Sirajgonj people living on cow rearing/ beef fattening and on weaving needs large amount of credit. One high breed calve costs about Tk 40 thousands while setting weaving / spinning machine it cost more than one lac taka which is simply out of reach of the poor and VP group. Thus they have to largely depend on selling labour to the weavers and farmers. The NP took loan from bank and NGO sector that ranges from taka one lakhs to three lakhs (in US \$ 1,500-3,500) . They however facing two acute problems: it is tough to compete with large farmer / weaver with such a small amount of credit. Secondly, both businesses involved risk of natural calamities like floods, diseases and death of cows etc.

In Polashbari area of Nilphamari there is least scope for formal or informal employment generation. Most of the people are involved in farming (mostly rice and tobacco). In river bank area of Jharsingda people mostly employed in stone business and its related activities. Stone business involved large amount of credit for buying machine (lifting and crashing). Hauling of stone also requires significant amount of credit (for buying boat, storing, and marketing etc). All these are out of reach of the poor and VP. A few NP were found involved in this sector, they accumulate capital from different sources, in some cases with high interest rate.

In Jaliapalong area of Cox'sbazaar fishing, collecting shell and wood are the major means of living. Fishing requires huge amount of capital for boat/ trolar, net, etc., which is very difficult for the poor people to manage. In Comilla NP and poor group required a significant amount of capital for farming and entrepreneurships.

The respondents distinctly divided the credit support they required into two categories: (a) in kind and (b) in cash. As discussed above NP and some of the Poor group required mostly cash credit while VP largely required credit in kind. The nature of credit for the later is by and large most frequent and almost every day and crucial for their survival while for the NP it is mostly formal, seasonal (for farming, business) and on special occasion like ceremony. It might be termed as lending rather than credit; and it ranges from chilies, one kg of rice, one-pint

kerosene oil, one egg, some potatoes or lentil, Tk.10 or 20 etc. They generally lend these things from the relatives and neighbors. And people usually help them. Nevertheless if any one cannot repay this small amount in time, even due to inability, they lose the trust and people refuse to provide this support next time. Across the study area VP group especially female disclosed that this is very insulting, disgusting and degrading to human life; most in humiliating is when credit is refused at times of visiting guest, hungry children, sick household members.

VP groups also need cash credit as starting capital for business, repairing house, giving dowry and bearing of ritual cost (especially dowry) and for treatment. In the formal and institutional sector the VP is simply credit unworthy. The VP group defined the format developed by NGO identifying appropriate borrower and the repayment schedule as "screening techniques" to sidestep VP and poor. None trust them. Thus despite dire need VP said they are not willing to take NGO credit due to fear of inability to repay the loan. Social welfare department of the government provides some support as credit for working capital for the household from Guhcha Gram in Comilla, but the amount is inadequate to run profitable business. Dependent on the relief of the government and others are the source for meeting the crisis. In fact the micro credit programme provided by the Go and NGO emphasizes small and micro enterprise programs impart limited opportunities for the poor group — particularly credit that is tied to certain enterprise activities or purposes.

In situation of single or limited livelihood opportunities or the activities generate through credit required certain time to yield weekly repayment schedule system followed by the development organization was found incompatible for poor and NP. They cope the situation in three ways: they further borrow from other sources, rationing on daily food and other basic necessity (treatment, education) and collect necessary food on credit from different person. For example, one may repay the credit from his/her small wage/ salary but buy necessary things from different shops on credit (rice, lentil, salt, medicine).

A vicious circle of credit trap, patron client relationship and slavery exist in Coxes bazaar surrounding. The borrowers (like fisher men) are forced to sell their production at a lower price to the credit providers who are the powerful person of

the area. Most shocking is that these persons for their vested interest keeping poor under their control through providing continuous loan support and do not allow repaying the loan even when the borrowers are capable of. The settlers faced double problem. Their living (Ruhinga, refugee from Myanmar) in these villages is only possible if they take credit from them and sell their fish in a lower price. They work comparatively with lower wage than the local people. Consequently local people lost bargaining power for wage rate hence the wage rate of this area remain low; and it increases clash between local people and refugee.

The poor often have greater need for working capital but the credit supplied in the field was found mostly investment capital, often that producers invest in a single enterprise unit. All respondents the (VP,P and NP) considered credit as crucial for facing risk like sickness, failure in business, damage of crop, livestock and fish etc. To VP and P credit is crucial for treatment as well as for consumption as their only resource is labor. To the children credit is crucial when they are abandoned by their father or in case of their death and serious sickness for capital to start work, but children's age is a barrier; none provide any credit support to them. Similarly age is a barrier for old people to entitled credit support. Nevertheless, in sickness, in old age, and as children to bear earning responsibilities credit enabled them to meet basic needs, recover from sicknesses and generate IGAs that ultimately help to engage in work.

Unfortunately the institutional credit support provided by GOs and NGOs for addressing health crisis and risks was found almost absent in all study areas. On the other hand the strategy of the money lenders is taht higher the risk and vulnerability, higher the rate of interest; despite this poor people borrow credit from moneylenders as they have no options left. And a significant number of respondents mentioned moneylenders as on one of the important sources of credit. Another dreadful part is using credit for meeting unlawful demand of dowry. Despite knowing the consequences and prevailing laws against dowry all party, the lender, the borrower and the user make use credit for the dowry. Almost all borrower disclosed that they took credit in the name of productive purpose but often use it for dowry; the lender overlook it, they are simply concerned about repayment in time.

In respect of gender both male members of the household and the development organization take advantage of using females as borrowers. About 90 per cent credit of the Development organizations was disbursed to females. As a borrower they have to take the responsibility as well as face problems associated with default in repayment. Males of different groups across the study area agreed that generally in the repayment day they leave the house. It is their wives who face if any troubles arise. Male consider it as humiliation and dishonor for them to hear ghastly comments in case of default of credit. Hearing of ghastly comments by their wives is not considered alike. This indicates their attitude towards females' status in the society. However, they comments that a good number of them tried their best to collect the money to maintain the repayment schedule, when they become unable they escaped, but they cannot escaped from their wives, they quarrel with them before and after the repayment.

In fact poorest segment need special type of credit support — totally collateral free and with least interest; even some times for example during monga, after disaster, after the death of earning members they need interest free (at least for some time), flexible in repayment schedule, supportive to face consecutive risks and failure. VP an P person who mostly live on selling labor or selling commodities daily basis face two major crises during their sickness: they lose basic entail and at the same time they need money immediately for treatment but they have nothing to face the crises. For the NP and for the females and children in case of shock and risk like sudden death of earning members, loss of business, or crops, they need capital, technical (net for fisher man) and social (psychological) support. Although credit is not invested in the designated enterprise and do not yields straightforward measures of performance like increased productivity, employment, or income for the poor respondents but definitely save them from seize up their incapacitated condition and put aside them from further stepping down in the level of poverty.

## **ACCESS TO RESOURCES**

Socially prescribed roles for males, female as well as children and old have limited their access to and control over economic and social resources such as capital, skills, marketing, know-how and social bondage etc. Most of the training provided by development organizations was found feminine in nature, short term in duration and mostly with out necessary equipment that does not provide gainful earning



opportunities. A number of training was found irrelevant in terms of utilization of skill. For example some training on health is given to the members of development organization considering their poverty situation, but they cannot function competently due to their age, poor level of literacy, immobility, lack of equipments and marketing facilities. Except Milk vita, weaver in Sirajgonj the economic activities were not tied with provision of service and supply and linkages with marketing facilities.

Although social attitudes are changing, social norms and values like immobility of females and girls, consideration of adolescent children, female, old and largely poorest as second citizen/ lower class group limit their participation in decision-making in both private and public arena, political and other arenas. Consequently, a gap between male and female and children, poor and rich exists with far reaching effects. Institutional / organizational support and services in marketing facilities, changing of attitudes regarding gender role and responsibilities, ensuring security is needed to ensure their access to and control over resources.

Mechanisms to cope with the situation were revealed selling the assets and belongingness first, then involving female members and children to work to earn for the households. Last few options left were found begging and stealing for both males and females. In a number of cases it was found to end up with prostitution. In reality, poor group pool their resources and spread their investments across a range of livelihood activities.

## **PROVISION OF SERVICES**

The current employment and income earning options in the study areas does not provide the necessary level of subsistence to males and females to support their households. In char areas the provision of goods and services to meet basic human needs was found broken down. In Comilla after the recent flood in 2004 people become unemployed. The situation was found exacerbated in rainy, disaster time and in lean season. After the river erosion in Sirajgonj and Nilphamari devastating flood and in the lean season the threshold of rural stress that is, the point at which rural systems cease to deliver goods and services was found rising and that the structures for livelihood promotion were breaking down. More and more they were found seeking to sell their labour most as casual workers self-

employed or petty entrepreneurs. This masks the wide range of their seasonal and informal livelihoods activities and results in artificially low rates of economic participation.

A few households of the settler in the river bank in Nilphamari had cultivable land of more than 10 acres but recently they became landless and shelter less. These affluent farmers had adequate food, a number of bovine animals both for cultivation and milk production, and poultry birds, fish in the own pond; live a blissful, peaceful standard life style with status. They used to hire labour for their farm activities and maids for household chore, work as labour, in some cases selling labour to other's households due to river erosion create extreme psychological distress and pressure on them.

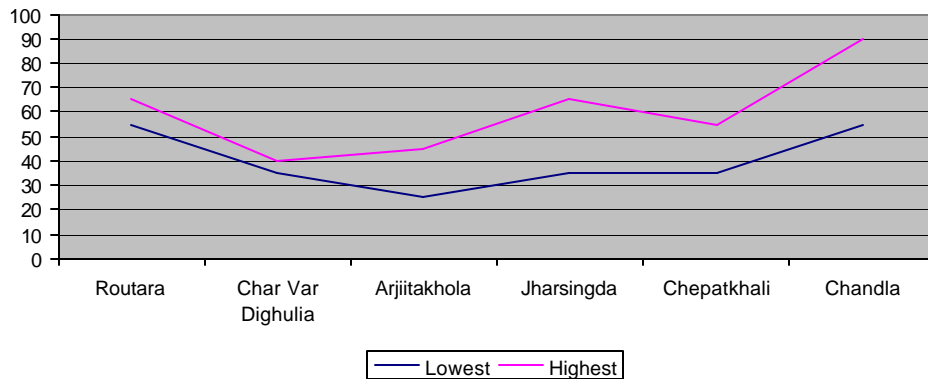
#### **Reasons for Migration and Sending Girls for work**

Economic	Lack of employment	Lack of seasonal employment	Inability to meet HH requirement	Structural Problem
Sociocultural	To avoid criticism			
Physical		Livelihood lost due to natural calamities	Land lost due to river erosion	Livelihood lost due to river erosion, flood, heavy rainfall
Psychological	To maintain social status			

In Nilphamari both male and female from P and VP households work in outside home, in the stone field; nevertheless there were strict gender division of labour. Adult male and boys were involved in stone lifting carrying crashing while adult female and minor girls (8 to 13 years) were involved in stone breaking. Male earn Tk. 50 to 60 per day while a female earn Tk. 15 to 25 only by breaking stone. The girls who adopt skill in this field were left out from the work when they become grown up due to social role model dilemmas.

Across the study areas female and girls wage rates ranges from Tk. 30 to 70 and Tk. 20 to 35 respectively. The rate was substantially as compared to male and boys. Their wage ranges from Tk. 40 to 100 and Tk. 30 to 50 respectively. The rate of wages was very poor in Nilphamari, modest in Sirajgonj, and highest in Comilla.

### Wage Rate of Agricultural Labourer in Different Areas



**Table One: Wage rate in different areas**

Name of the Villages	Lowest	Highest
Routara	55	65
Char Var Dighulia	35	40
Arjiitakhola	25	45
Jharsingda	35	65
Chepatkhali and Boalkhali*	35	55
Chandla and Khalifa para*	55	90

\* In Comilla and Cox's Bazaar wage rate is similar in both areas under study

People on the breadline survive mostly on begging, on exploiting natural resources, then on the support of community and the safety net programme by the government. The respondents opined that in general poor peoples' access to natural resources has decreased. Neighbours are not generous now days. In Cox's bazaar and Nilfamari poorest segment could exploit natural resources like seashell, fish, wood from forest, raising stone etc. This opportunity is least in Comilla. respondents in Guscha gram have to face problem to bury dead bodies. Rich people do not allow them in their family graveyards while government graveyard is very far from their place. Lack of access to pure drinking water as well as water for bathing and washing caused humiliation and frustration for the girls and female from poor and VP households in all study areas. In most cases owners of tube well and ponds behave badly or give **KHUTA** for fetching water.

### SAFETY NET PROGRAMME

For reducing the vulnerability the government has introduced old age allowance under 'safety net' programme. Old people appreciated the programme. They believe that their situation would have aggravated if they don't have this sorts of

programme. One very poor old male said, “ as a beneficiary of old age allowance every three-month I used to get taka 450. Although the amount is very small but it is significant as it has enhanced my dignity, I could do at least something on my own. We are depended on others for food and shelter but we need medicine, need cleaning clothes, shaving hair. It is very disgraceful to seek money from children for performing these activities”.

In case of arbitration to settle household dispute, dispute about dowry, violence, (domestic and public) the arbiters do not allow female and children to place their argument. In Cox's bazaar case where an old female was brutally beaten by her son religious and social leaders did nothing, in the meeting to settle the case and asked the son for the treatment. They ignored by saying that this is a personal matter. VP and poor males face similar experiences when it happened between rich and poor. Generally the Chairmen and members of the Union Parishad, Sarder, and Village leader conduct the arbitration. And most of the time females and males from poor households from are deprived from justice and the powerful party goes unpunished. Even if they settle the dispute in favours of female and poor, it does not materialize fully; and in many cases they are become threatened to withdraw the case or appeal.

### **ROLE OF LOCAL GOVERNMENT AND LAW ENFORCEMENT AUTHORITY**

The law can help poor people control their lives, especially for their basic security, livelihood, access to essential resources, and participation in public decision making. The high incidence of all forms of gender-based violence in the study was not found decreased by the laws now in place or by the recently instigated Speedy Trial Tribunals. Rather, there remain significant disincentives for females to file criminal cases, particularly against male household members. The police as well as local government bodies were found inconsistent in their interpretations of what constitutes a criminal act, and the judiciary was found often perceived as acting in support of a male's right to take “reasonable” action, including violence, to resolve disputes within his own home.

Unfortunately hardly any one found to file cases in VP and poor. In NP a few found to take the help of the law. The ‘verdict’ however was in favor of richer/ powerful

and male person. The major problems facing by the poor mentioned were lack of access to information, lack of knowledge how to file a case and whom to go for help, lack of money / resources, limited experience, fear of assaulting further by the opposition and fear of losing family prestige. The strong social impediments to voice their concerns in public, prevents them in using the law to claim or to protect their rights. Lack of support from the households and lack of mobility exacerbates these disadvantages, specially, for the females. Lengthy and difficult procedures such as trial delays , and lack of access to legal aid make the opportunities further prohibitive for them. Those who avail the support of law however found it useful in their lives to great extent.

***In a middle class household a wife (third wife of the male) go back to her parent's house with three minor children as her husband was torturing her, and do not bear expenses to her and the children. Her father because of his experiences with legal matters file a case and brought his son- in- law to court on a charge of negligence, beating and denying of bearing expenses. The verdict was in favor of her. All this, of course, causes antagonism between two fathers. The lady wanted to return to her husband but her father in – law paid the sum decided by the court to her, however, denied her access to the family. It was considered as a great offence and insubordination to him and his family. The community he belongs to was also in his favor and denied reconciliation. She stayed separate and was trying to bring up her children with the support of her father.***

***Unfortunately she face extreme struggle after her fathers' death. Although her brothers were supporting her but it was difficult for them to bring up four persons. In the long run, through her extreme hard labor she over came; manage her three children's education up to college level. The children got married to well- off family and are in better position.***

***After separation she went to Sylhet with her children for work. The mother advice and suggest her children to develop linkage and help their father considering it as their obligation. Though they stayed away but made relationship with their father and provide substantial support to their father, step mother and step brothers/sisters. The male made frequent visit to the family, his wife still remember and prepare food for him that he was fond of. But she did not come out before him though their marriage still continues. Neighbors and people as well as in- laws house of the children's knew that their father is dead. Thus it is now difficult for her***

***to re-establish the relationship though now the in - laws families of the children were aware of the real situation.***

***The male was found very satisfied and pleased. And reverently agreed “her decision was wise and justified; a female should take legal aid support in these cases”- he stated. He also admitted domestic violence is an offence and it often ends with poverty and psychological distance.***

Powerful persons always kept in mind their own interest, how they could keep poor under their control. 'Election' plays a vital role, most cases they kept in mind to capturing the 'vote'. This is considered as one of the important causes to select some person who is not really poor or who has other option in distributing relief, assistance and support. Local authority however told the amount of assistance is not sufficient to address all poor people, thus some get by-passed. The process of assistance is also faulty, for example in case of distribution of wheat provided by WFP there is least scope to bear the expenses incurred for carrying and distribution.

Respondents agreed that during the flood in 2004 government provide 10 Kg of rice to each selected household. The support was continued to several consecutive months that were found very much useful for socially prescribed roles for male and female as well child and old have limited their access to and control over economic and social resources such as capital, skills, marketing, know-how and social bondage etc. Many of the social norms and values also limit their participation in decision- making, political and other arenas that affects their lives and development. Although social attitudes are changing, and some poor, specially, females have taken advantage of the opportunities available in the community for their development with far reaching effects but these constraints are yet hard to overcome by them. Thus poor people need institutional / organizational support and services to ensure their access to and control over resources.

The settler and riverbank people received preferences. Among them female head and disable got first priority. However, many reported that a number of poor people were out of the programme. In a number of cases the amount was inadequate as their number of household was larger. During winter old people suffers more, then

the children. Among the study area people in Nilphamari suffers more. After the flood government selected the poor for distribution of aid through Army personnel to avoid manipulation. Although the process was undemocratic, people think the selection was right.

It was observed and also mentioned by a significant respondents that due to group mobilization activities of the GO, NGO programmes peoples' awareness regarding their rights is increasing. The Near-Poor male and female were more concern regarding their rights than earlier, some male jokingly said "now is the days for female, they exploit us by threaten of filing case in the court against female's violence".

The member of the Union Council of Nilfamari informed that there is preponderance of widow in the Hindu community of the village. As widow marriage is not common in the Hindu community so the number of widows is higher from the other villages of the Union and for that reason it is not possible to support all widows. The traditional custom of Hindu community in this area is that the widow will use a blouse or a small of the saree for covering upper portion and petticoat or half of the saree for lower portion of their body. This culture aggravates the adversity in the winter due to shortage of winter clothes. The dowry system is also more severe among the Hindu community. Most of them told that they had to sale their land property to meet dowry demand of their son-in-law's.

Settler people, VP and female throughout the study exercise least power and privileges than native, male and NP respectively. Asset like land was a sever constraint for VP, then Poor and then NP. Female faced extreme constraint; even in case of NP, their entitlement was found least ensured, they can not borrow credit against their land. Female through out the SES group and in study areas faces constraint in improving their skill. They had however, found to develop social assets like relationship mostly due to cultural practices in the community. Sharp discriminations between poor and non poor observed in access to and control over common property resources. In Comilla, household members living in Guscha Gram project were not allowed in common property. They were even facing violence if they even collect few amount of mud from neighbor's field; on the other hand, the land like play ground, grazing field given to the settler were used by the

villagers. Absences of public graveyards make them worried about where to bury their death bodies. People living in river bank in Nilphamari facing similar problems. But poor and VP people who are the original villagers are treated differently. Though less in quantity than before, they were getting access to common property to some extent.

Different findings observed in Sirajgonj and Cox's bazaar. In Potajia of Sirajgonj VP and poor people have comparatively better access to common property resources. Nevertheless it is conditional in Cox's bazaar. People collect wood from forest and shell, stone and fish from sea, but they are compelled to sell those to the middlemen.

Opportunities include kith and kin and friendship networks and support, institutional mechanisms, organizational and group membership, and partnership relations are more among NP and to some extent to the poor. VP got least support in all cases. Their kith and kin are not in a position to help each other. Except one NGO in Nilfamari none extend organizational and group membership support to VP. In Guscha Gram only GO provide support to the members. In case of gender female from NP and P received support from NGOs as well as GOs. However, moneylenders' presence was mentionable.



## CHAPTER - SIX

### VULNERABILITY AND COPING WITH CRISIS

#### THE CONSEQUENCES OF RISK, INSECURITY AND VULNERABILITY

Vulnerability can be defined as the expected welfare loss above a socially accepted norm, which is caused by uncertain events and the lack of appropriate risk management mechanism. Susceptibility to such uncertain or risky events would depend on a number of individual characteristics like age, gender, location and so on. A definition to vulnerability must thus take into account a range of factors like sources of risks, personal or household characteristics that determine exposure to risks, access to risk management instruments and the time frame over which the negative consequences of a shock persists. Poverty is also largely associated with insecurity and fear for the future—insecurity that stems from inability to cope with risk. The World Bank's *World Development Report* in 2000 included insecurity' as one of the three key dimensions of poverty.

Vulnerability has now become an integral aspect of poverty analysis in both objective (i.e. the exposure to risks, shocks and stress and the inability to deal with them without sustaining damaging) and subjective (i.e. the sense of powerlessness in the face of threats). Vulnerability looks at fluctuations in the well-being of the poor and at movements of household into – and out of – poverty over time. It allows identifying not only those who are poor at present also who are at great risk of falling into poverty (the potentially poor). The potentially poor may have adequate income at the moment but can fall when the first shock comes, e.g. in this study people living along riverbanks in Sirajgonj and Nilphamari, their houses swept away by floods. The identification of these people allows undertaking necessary measures to protect them from poverty. Vulnerability is also important in knowing when to identify the poor and in designing interventions at the proper time.

Risks are the probability of shocks occurring at any time that can adversely affect well being. Some risk can be anticipated, like seasonal downturns in farm income while some are unanticipated, like illness or a drought.

**“It is useful to distinguish between two broad forms of risks or shocks, idiosyncratic and covariant—the former affects individual households, with the correlation of the occurrence of shocks across households being very low, the incidence of the latter on the other hand is highly correlated across households belonging to a community” (World Bank Report).**

The poor in general faces a number of risks in their livelihoods. Dunn defines risks in two ways: as chance of loss (ex ante) and the loss itself (ex post). Furthermore, “the degree of chance or probability of loss” and “size of the loss” are the two dimensions of the risk poor often faces. In general poor faces the following risks:

- a. natural risks**
- b. technological risks**
- c. personal risk**
- d. market risks**
- e. strategic risks and**
- f. political risks**

The respondents of the study consider vulnerability, risk and insecurity as overlapping and interrelated, however, they identified the following as risk, vulnerability and insecurity among the dimensions of poverty:

**NATURAL RISK:** Natural risk and vulnerability such as flood, cyclone and continuous rainfall observed in all study areas. River erosion was found in Sirajgonj and Nilphamari, while odd and even tidal is routine (two times) risk and vulnerability faced by the people in Cox’s bazar. Frequent cyclone is another major risk in Cox’s bazaar. In Sirajgonj poor people faces loss of work due to frequent flood. Arsenic water in Nilphamari and Comilla is one of the major health risks. All respondents faced by seasonal hazards (low or least income for particular livelihoods) in different dimensions, degree and extent. For example ice cream sellers have almost zero income in winter while income of Pitha (rice cake) seller is highest in that time. Flood is a common risk in Comilla and Sirajgonj while drought in the dry season is common in Nilphamari.

In the winter poor widow faces severe problems. The widow of VP and Poor group having adult male children or having no male children do face the problems equally. As the income of their children is very small they are not able to look after their parents. It was found that in most cases the government provides the winter

clothes, NGOs and in some cases their daughters are providing them according to their capacity. Their daughters prepare *khantha* (like blanket prepared with old clothes through stitching) by using their old clothes and provide them to protect them from cold.

The seasonality analysis showed poor people move above and below the poverty threshold within the same year. This was again found to vary on different occupations. Male living on selling ice cream found summer as best feasible while difficult to live on in winter, the male living on selling rice cake in the road side found winter as best feasible while summer as difficult.

**PERSONAL RISK:** Diseases (both chronic and sudden), disability, child delivery, large number of household members, insecurity in old age, presence of girls in the reproductive age (primarily unmarried, separate, divorce or widow), divorce and separation, polyandry and polygamy, shelter less / lack of protection (housing, homestead, refuge, poor housing), powerlessness (not being heard in the community) were the common personal risks in all study areas.

Labor is the most important asset of the poor on which they rely to earn an income; due to chronic sickness and accident they in many cases lost their ability to earn income. Death of earning adult members exposes others, specially, to female/wife to sudden shock, vulnerability and helplessness. Due to immobility, lack of skill put females and children to distress position. Delivery of babies was considered as serious crisis for the females. Absence of doctors and medical facilities, financial crisis, difficulties in taking the pregnant females to hospital is most difficult in Cox's bazaar during ebb and odd tidal waves, during flood and cyclone disaster and during night in Char areas.

Sudden death of household heads due to sickness or accident is the common crisis for the households. Some of the widows in the VP and Poor group said that the households living on hand to mouth by selling labour or depending on their small portion of land holding could save nothing to meet crisis in such cases. Premature deaths of household heads in the households specially, households having girl children and having no adult son face problem more harshly in all areas, in all socio-economic level. In that cases the wife and minor children go outside for working and those households having some are lands bound to sale their land

property. For the first timers, it is embarrassing for them to go outside for works or begging. In those cases the relatives and neighbors (in most cases of the wife) come forward to help them. Even incase of Hindu families most females after widow has to come back to natal family. However, neighbors having same problems were found real helper to the VP and P groups who come forward to help them by giving accompany, sharing experiences and finding works for them.

As marriage govern the entire life of a person divorce and separation, unequal treatment by husband between two wives were found one of the most important reasons for psychological distress. Injustice in verdict in conduct in unequal distribution of household resources was found as grounds for heartache losing sleep and unhappiness. Deprivations from child rights, isolating them from children bring unbearable shocks and mental anxiety. Female who lack children and who lack male child felt threat and insecurity, abusing was found common while in many cases husband divorce them, left them and marry again even though the fault be that of the male member.

**A lady (30) found her most happy period after she was wedded 15 years back. To her he was a mad, mad for work and madly in love with her. He worked hard day and night to raise the economic standing of the entire household. And within a short period he could able to buy some land, repair their old house, set tube well and bought a black and white TV. She used to visit her parents' house well dressed in, put in ornaments with pride, also brought some gifts for the household members. But her trouble started four years back after the sudden death of her beloved husband in cancer leaving her with two minor children.**

**She wanted to stay in her in-laws house with her children. But they refused saying that - it is not possible to maintain expenses and also to protect her, as the age is "dangerous". They fully denied the contribution made by her husband to the household. They kept the children as they are the successor of the family and told her go back to her parents' house. She now lives on earth digging; as a gesture of kindness the Chairman of Union Parishad. She keeps on crying for the children. Her in-laws live in far place and it cost money to visit them. She can only manage to visit them once in every three months. She does like to spend money for the children; but bought foods and clothes whenever she visited them. At the beginning she was allowed to see them, and stay one day with them. But now her in-laws**

don't allow her any more; and she sees them from distance; one of the neighboring relatives were kind enough to allow her to stay in their house. They refused to accept foods and clothes she bought for the children several times.

Children do like to live with her; and after her visit they cry for long times, to avoid this she is not allowed to meet her children by the in-laws. Economic condition of her parent is poor; besides she has two daughters yet to be married; she could not go for case to establish her rights on the children, as she could not bear the expenses. She felt shame to be a burden on the parent. Continuous crying left her story unfinished.

**MARKET OR ECONOMIC RISK:** Lack of ownership of productive assets was the major risk (e.g. cattle, capital and credit, credit default, fishing nets, bicycles and land) in all areas. Food insecurity, irregular meals and periods of food shortage during disaster was found severe problem for VP and poor groups. Irregularity of income flows was highest among poorest, than among poor. It was found less in the NP. Livestock diseases are another problem in all areas in general and severely in Sirajgonj as they rely on milk cow rearing and beef fattening. Failure in business due to unstable market situation was found big risk for male and mostly in NP group. Limited working opportunities considered as one of the major risk that forces them to compete with each other rather than raising voice for fare price and wage.

Male unanimously said their contact of service is risky and vulnerable. In absent for few days from the work due to justified reasons like illness, they lose the opportunity to work in waive industry, in Bathan abandon of labor supply caused deployed someone. "Due to poverty we compete with each other rather than raising our voice against injustice and unprofessional conduct".

**POLITICAL AND POWER RISK:** Threat from the muscleman to whom no action could be taken due to their linkages with political persons, exclusion from social services (credit, lack of infrastructure and/or the behavior of providers) was found another major problems in all areas but severe in char, river bank, Cox's bazaar and Guscha Gram areas.

The poor fishermen in Coks bazaar have to depend on the moneylenders for their survival. If they sell their fish to other people for getting good price they are harassed mentally and physically. One old refugee male built a house in government land. One morning he was given one-day notice for repaying the loan taken earlier or leave his house. Despite his earnest appeal to allow him one-week time for repaying the amount the moneylender did not hear him, rather beat him and his son and forced to live the place leaving all their assets and belonging. Another settler was forced to sell their cow, as a refugee they do not have any right to rear cow. The settlers in Comilla face similar problems; neighbors do not allow them to rear cow or goat as they do not possess any land. In Nilphamari poor people living in riverbank faces threat from the WAPDA that raising cow and goat is not allowed. On the contrary, poor people living in Comilla except in settler area in Char area and living in different places are not facing these problems.

**SOCIAL RISK**: Absence of adult male; powerful people conduct violence in the household more often where adult males are absent to protect those. Demand of dowry, lacking bargaining power and limited mobility, insult and assault in work places was found common problem for which female specially, young and adolescence girls are not going out for work.

Respondents across the region, beyond the gender and socio-economic level unanimously reported their concern for dowry related vulnerability that creates extreme mental pressure, anxiety and stress. In a number of cases son-in-laws raise new demand and create pressure for dowry even after several months / years of marriage. They kept wives in their in-laws house until they received the dowry. Parents felt continuous tension and threats for insecurity of unmarried grown up daughter and for dowry demand. Adolescence girls themselves felt as burden for the households and for the community. Brothers too get worried. Even minor girls and boys identify inability to made dowry payment as one of the major reasons for their poverty and anxiety. Females said, "We lose our sleep thinking of dowry demand". A significant number of females (more than 32%) having two or more daughters were found suffering from hypertension. The dowry problem was found more severe in Hindu communities compare to Muslim. Males disclosed they release their tension for their daughters through over smoking, gambling, staying outside long time.

**A female in Nilphamari from the poor group was reported to commit suicide, due to inability to bear torture and stress as she was not able to meet dowry demand. Her father alone took the decision of the marriage and settled the amount of dowry of Tk. 35000 and ornament worth of 16 gram. He paid half of the dowry lending money from money- lender mother gave her own earning (3 gram). Her In- laws family always tortures her and her family for fulfilling the remaining part. On the other hand, the money- lender tortures her parent to pay the money and threat regularly. In this situation, her father escaped himself to his second wife leaving them alone to face the crisis and vulnerability. Once the money- lender breaks their house and assaults her mother and brothers. The girl could not tolerate this unbearable stress, commit suicide in her in-laws house.**

Though all categories of households facing the problems of dowry, however, in the NP the intensity was revealed comparatively lower. They lessen their distress because of relative economic solvency and educational advancement, access to credit, relationship with local administration and elite (for this their daughters face less torture and negligence). They could lend money from NGOs, relatives, sell asset to meet demand.

Many times males sell females' ornament out of poverty. But female felt psychologically shocked and vulnerable when husband or father, even brother don't hesitate to snatch the ornaments of their wives/ daughters/ sisters to meet the requirement for gambling. To them, "it is our security, pride and symbol of love; when they snatch it they snatch all".

They don't have any property/asset like cow, goat, gold to which they could sell, they have only option to lend money from the moneylender with extreme high interest rate. And often they could not repay the credit that perpetuate poverty, nutritional deficiency due to food shortage and become victim of violence. Generally it is the girls who face more violence, abused and tortured, than the mother and then the poor. In most cases it is the mother in-laws and sister-in-laws who tortured the girl. In significant case husband, father-in-law and brother-in-law also torture them.

**TECHNICAL RISKS:** Lack of information about the facilities, lack of knowledge and skill, burning of house were found to cause vulnerability specially for poorer. Respondents in Nilfamari, respondents living in char area (Jharsingda and Char Var Dighulia) face the risk more than the other areas. The degree of risk was found highest among the poorest, higher among the poor and lesser among the near poor. In respect of gender female in all areas and in all socio economic categories faces higher problem than the male. Age group analyses found that females of adolescences age faces greater risks and vulnerability in all areas. Separate and divorcee females were found more vulnerable. Among the children girls faces more vulnerability than the boys in all areas. However, boys working in risky job like cow boy in Sirajgonj and vehicle helper in Cox's bazaar faces more risk than the boys engaged in other occupation like rickshaw pulling, small traders etc.

**STRATEGIC RISKS:** The Government of Bangladesh set Gucha Gram for the shelter less people. The local authority (Police/UP Chairman) provide support when any problem arise but after their departure local people conduct similar violence. Shelter less caused serious threats and insecurity, Respondents in settler areas of Sirajgonj, Nilfamari and Comilla (Gucha Gram) and in riverbank repeatedly mentioned about their anxiety due to uncertainty and frequent violence by the neighbors. In riverbank area of Nilfamari WAPDA give frequent notice to leave the place of Sirajgonj within the months. They have to minimize it through negotiation with local authority. Settler scattered in different places of Sirajgonj always felt threats for disallowing them to stay any more to conduct misbehave, abuse and insult and keep control on their activities. "When we left and lost our homestead we lost and left the honor of our family, of our daughter. Even our son's demand is also lessen"- they opined. People living in uplands with standard and status never agree to make marital relationship with the children of shelter less household. All these create enormous suffering from mental grief and agony.

All the VP, P and NP were found as subject to a variety of these risks that affect both their short term well being and long term capabilities to scale up their livelihoods. The most underprivileged condition of the VP and P group they often change their behavior and decision making power to lessen their risks and vulnerability, even at the cost of economic competence and long term benefit. This



study observed the consequence of seasonal variation of opportunities and vulnerabilities to the economic, social and other activities. VP and Poor group had to spilt their work, face food shortage; stop schooling of children, neglect essential health need, and nutrition requirement. The NP group in all areas faces these problems less than the other groups. Adult male generally had wider labor market choices, they also had take up physically demanding forms of manual labor or travel long distances away from their homes and household in search of work that put them in advantageous position.

The patriarchal values and traditional development policies further aggravate females' and girls position to face the risks and to cope with the situation in all study areas. Social restriction to their mobility along with reproductive responsibilities marginalized their access to the opportunities to face and cope risk and vulnerability. Female, aged person and disable face more restricted options that include personally humiliating forms of work such as domestic service, begging or prostitution. Responses to crisis also have gender-differentiated effects on other household members. For example, the withdrawal of children, obviously girls first, from school was found one of the common mechanisms behind the inter-generational transmission of poverty in all socio-economic level and in all region under studied.

Examples of poor people who can fall deeper into poverty were those working in challenging work, working in areas where more strength is required. In the coastal belt catching fish in the seashore required physical strength to stand against the high tide and for this the suitable age was about 22 years to a maximum of 35 years. After that their income start decreasing and unable to earn like before. Households that are in certain stages of the lifecycle like a couple beginning a household or a household with a preponderance of elderly members were also vulnerable into falling into poverty or sinking deeper into poverty because of their large expenditures (for pre and postnatal care and medicines), risk (risk of complications during pregnancy and caesarean operation during childbirth, risk of chronic, prolonged illnesses that afflict the elderly), the lower earning capacity (for young couples and retired people). The death of the earning member of the household or their severe sickness had also caused vulnerability sinking deeper into vulnerability.

Traditional attitude towards females' restricted mobility was found more or less changing in all study areas. More females are taking up income generating opportunities in outside area, their participation in public activities was also found increasing. Nevertheless, the incidences of trafficking and high levels of harassment of girls and females in public discourage females; specially, girls in reproduce aged , their free mobility in the outside was found restricted even in case of dire need. These fears were found often exaggerated by more conservative elements in a community that prefer females and adolescent girls in particular to follow more household base work, playing traditional roles and remain in their (World Bank: 2004) homes. These were more severe in Cox's bazaar and in Nilphamari.

### **COPING COMPETENCE AND POVERTY**

A World Bank study defines coping strategies as "behavioral changes at the individual, household and community level to lessen the negative impact of external changes of standard of living" (World Bank: 2004). In this period a large body of literature developed on this issue revealed that poverty does not exerts its impact equally on different members of same household and same community. It was also observed that the coping competence of poor differed as well based on gender, age, socio-economic condition and regional opportunities. Male and females and even children perceive poverty in their own way based on their own needs, disadvantages and opportunities. Socio economic condition of the people provides different opportunities and preferences for different people. Similarly, some areas also have some advantages and disadvantages. Hence, their coping strategies also differ by class, gender and age. The idea of coping strategies gives us clues for estimating poverty levels and designing poverty alleviation measures.

The choice of coping strategies to use in times of economic crisis at individual level depends on factors at three levels; household, intra-household, and community level factors. Household factors refer to changes in the household structure, composition and headship. It has been observed that a wife working hard enhance a household's ability to cope with shocks by extending her contribution as breadwinner in the household. On the other hand sickness and bearing of responsibilities for the aged person whose earning is reduced or lost diminish the

household capacity if there is no alternative to compensate. Intra-household factors look at gender relations as these affect male and female differently in their access to, use of, and control over household resources. For these differences they have found to adopt different coping strategies. It has been observed that there were distinct differences and inequalities exist between male and female boys and girls, adult and children, adult and old in access to and control over household resource allocation, use and in exercising benefit. Community-level factors refer to the quality of social relations in the community, the level of peace or violence, the presence, activity, and power of community-based organizations. In these respect the study observed that males had more social relation as well as relationship with power structure; then the female, young and han old. Children have least relationship. The degree of benefit exploited by the different group has positive relationship with socio economic condition. People having better SES exploit more opportunities while other the opportunities decrease with the decreases of SES.

Dunn et. Al, 1996 citing Corbett (1988) gave three stages of loss management or loss coping strategies differentiated according to their reversibility and impact.

**STAGE ONE** household use their savings and insurance mechanisms that they develop and maintain over time. These are according to Dunn “Stores of Values” like livestock, jewellery, household items, and saving accounts, labor sales and temporary employment migration; borrowing; use of non-market mechanisms like marriage and kinship and reduced consumption and human capital investment.

**STAGE TWO** strategies entail the disposal of key productive assets like land, large machineries. Stage two strategies are less reversible. The impact is serious because the future earning capacity of the household is compromised, thereby diminishing their chances of recovery or lengthening the period of recovery.

**STAGE THREE** strategies are adopted when the use of stage one and two strategies have failed or have been exhausted. The household is in dire straits and has few options. Some of the strategies at this stage are; begging, reliance on charity, break-up of the household, distress migration, and child labour (UNDP/ Ford Foundation/ UNICEF’s joint publication, 2001).

The VP and poor females across the study areas face more inhumanity and have to survive through taxing and challenging. Few of them have some poultry bird stocks. They have no assets like jewellery, livestock. They do not have even goat. The valuable ornaments were either gold nose ring or/and silver made bangle which worth less than a dollar. Their only options was to sell their labour. Some females in Poor households have been earning (gold) or silver made ornament that they can sell. In the adverse situation VP and P separated themselves; send children to different houses as maids, even husband and wife stay in different houses to lessen the starving days, sometimes to maintain patron-client relationship. For example, husband stay in house, wife sent to employee's daughter's house for few months to work despite the suffering of the children. The Near Poor posses some land, livestock, ornament that they have use to face risks and hazards. Thirty to forty per cent people did not have access to health facilities. Meeting treatment expenses found extremely hard. Some times first option is to buy medicine, keeping children hungry; since their hungry days will continue if earning is discontinued. Males get preference over females, child over adult and young over old. However, the person who earn for the household is either male or female or children get top priority. The VP and most of the P lessen the adversity by taking temporary medicine but cannot go for proper treatment. It results in severe and chronic disease and finally end with disability to work or death.

In VP and Poor diseases like headache, joint ache, gastric, cold fever has to address immediately to continue work. Adolescence boys and girls on whom livelihoods depends admit they have been treated differently and preferentially. Withdrawn of children from school is found common to cope with the situation in all level. However in VP it ends in class two, in P class two to five and NP class eight to ten.

Children specially, infants are the most victims of winter in Nilphamari. Mothers of the VP and P household prepare special types of blanket with the straw to save their babies; they cover babies in a way that they are like sandwiches. The small children were also found covered with jute made bags to protect them from shivering that are usually used for the cows in middle class households.

In the rural areas people used to relieve themselves from the natural call in a distance place from the house. But a person from VP and poor group who has mostly one room house has neither outhouse nor any place to do this. Although children and male could do it in daytime, females preferred to wait for night. However, in many times urgent need could not be postponed. In poor group they used to share one place with others. When relatives come to visit they are usually taken to neighbours' toilet, however, it depends on relationship they have with the neighbour. Some neighbour people use slang language when they use their areas for defecation. Shelter less people are subjected to harsh comments on this matter heard more such comments than others.

The case in Comilla is an atypical problem faces by the poor whom has been isolated from their own villages and settled in Guchsa Gram. The sense of community and social bondage works least, thus could not protect harassment and violence jointly. In Guchsa Gram a few toilets was set by the government, but these are not useable as no body take cares properly assuming it as other's responsibilities. They have to use other people's land for toilet and have to hear harsh language. They do not have any place to bury their dead body. Most heart breaking is to hear harsh words, if they buried their relatives to some ones graveyard.

Insecurity of girls in reproductive age of VP and P was found minimizing through sending them to the relatives' house or for work. None of these girls found to live with their parents in Guchsa Gram in Comilla. On the contrary, girls in Char and Cox's bazaar lives with their parents, though they are also face different hazards.

In char and Cox's bazaar area rover and drifter attack at night; harassed girls and young females physically and abuse sexually. This is one of the major reasons for their psychological stress. During monsoon they spent sleepless night. People organize themselves in a group and awaken whole night by rotation to protect them. Females and girls also have preparation to address the problems; they use red chili powder, sand, stone and keep weapon like knife ready to save them. The girls also said they hide themselves behind *Kashful tree* (one type of long grass

using as house roof or wall) during attack in Char so that the rover could not see them.

In dire need they borrow money. None trust on VP group and on children none of them were found members of any development organisations. They mostly lend money from the neighbors and in extreme need from the money leaders. Money is one thing, but they have to lend many other things for meeting day-to-day necessities regularly. These are ranges from four red peppers –kerosene- rice - money. In case of money the amount ranges from Tk. 10 to 1000 only for the VP. “We would not been trust for large amount, however, we ourselves are neither intended to borrow bigger amount as it is impossible to repay for us” – they opined. Nevertheless, lacking of capital force them to unmet many necessary and very basic things. They have at best one or more hen to sell during extreme hardship. In fact VP people have to adopt stage three strategies for coping poverty. A significant number of them were found begging, sending children to work as maids. Aged people living on aid and community support.

A number of Poor group respondents borrow money from the moneylenders that ranges from Tk. 200 to 5,000 with high interest. They agreed that their employers often help them giving some money as debt and some as help. Nevertheless, it fasten them to provide continued service, might be in some cases with lower wage or benefit. Dowry, repairing of house and treatment were the major reasons for borrowing for this group. However, to escape from dowry demand both Poor and VP in a number of cases marry their daughters with older person who is 20 to 40 years elder than the bridegroom and obviously perform second or third marriage, in many cases as co wife.

The range of credit for the Near- Poor is from Tk. 2000 to 25000. Other than the similar causes they also borrow for farm and non- farm activities. Moneylenders, relatives and bank were found as their sources of credit.

For the Very Poor and Poor household it was found difficult to use social capital. Male said, “Ghoriber abar shoshur bari” that is the support from in – laws house is not for the poor.

**A male, day labour aged 35 years used to live on hand to mouth. during one Eid festival he and his wife decided to visit his in-laws house and they sold two cocks for Tk. 250 to manage their fare. They left for in- laws house a week before Eid worrying that the money for the fare will be finished for consumption purpose if they stay in their own house. After one day he heard the members of in-laws house and neighbors whispering as to why they have come so early. He was very disappointed and felt disgraceful and tried to escape from that house. But his wife convinced him to stay though she was also disappointed. Their options to live on their own forced them to do that.**

In the festivals time Near- Poor tried and manage dress for almost every member in the household, but it is hard for the poor. The Very Poor group can never imagine of giving new clothes to the children. The awful and appalling is that adult member of the household used to get saree or Lungi ( a peace of clothes for as Zakat) during Eid or Puja. Some manage three to four sarees and lungies from different houses. But it is shame that they could not manage new dresses for their own children. Due to the problem of getting accurate size for the children, rich people prefer to distribute dress for the adult. It is true poor people do not buy clothes for the children even if they are even given money for that. “Our priority is food, repayment of credit, repairing house or getting treatment”. In some cases they also sell the sharee and lungi that received as zakat at lower price to the neighbors to meet more crucial needs. “If we do not wear the clothes and show it to the person who has given it, they may mind and feel that we have sold it. so we have to wear it in front of the children who had no dress”, a number of VP reported. The younger children cry for new dress and protest that their mother cannot wear new sharee if they can not purchase for them too. However the grown up do not complain, as they understand the situation – as they by that time adopted resilience capacity”.

Arranging good food for the household during festivals was found another major problem that has to face by the members of the poor household. Children claim good food and become offended to see good food in the rich peoples’ house. In this case Near - Poor male members living in the riverbank said “Once we used to sacrifices animal at the time of Eid ul Azha, but now we are not in a position to do that but felt guilty to see our children unhappy and offended. Our wives also felt

depressed. But for the high price we could not maintain even the seven-share provision of sacrificing cow at the time of Eid-ul- Azha in Islam. That is why we for the last few years buy cow jointly with 10 to 15 members and slaughter it during Eid. Children found it as sources of pride”. However, they prepared ‘Khichuri’ (dish with rice, lentils and spices) as its yellow color symbolizes good food.

A number of poor household disclosed that two or three of them share one chicken, as it is not possible to buy one alone. Children are happy with that. Some have to wait to eat chicken until their daughters come from in-laws house or children come leave from their work. Very Poor people try to stay in the house, at least to escape from shy of inability to arrange some good food. A number of Very Poor groups who live on hand to mouth disclosed, “if there is no festival than we could work and earn food” for the day. In this regard the beggars said, “We are comparatively in a better position, seek out ‘semai’ (wheat made thing for preparing sweet dish), molasses and rice and eat those in Eid day”. These are the common scenarios in all most all study areas.

In the NP group many of them try to sacrifice animal on shared basis. Those who could not effort buy meat from the market. They also get meat from the neighbor. In Comilla and Cox’s bazaar area rich people sacrifices animals and VP and poor people get some meat. All the household members go out to collect meat separately to get more from rich people’s house. Some households from the Poor group also do that. In cow rearing area of Sirajganj, rich people sacrifice animal and distribute the share to the poor among the Poor household. But in Char Vardighulia only a few can efforts to sacrifice an animal and VP and Poor people cannot collect meat due to distant travel. In Nilphamari the number of rich people is limited, many of them stayed at Dhaka. Thus the amount distributed among the poor people is very inadequate, as they have to give it to a large number of poor households. A significant number of VP and poor people state that they used to eat meat only on the occasion of festivals and ritual feast time.

Coping with poverty includes adaptation with the situation silently as well as depended on the social capital of the poor households. Resilience capacity of poor specially, females are found unique in nature. In case of shortage of food, wife



takes less amount and they try to serve to their children and husband as much as possible. Even then it is difficult to manage very minor children who do not yet realize the economic condition. In some cases mother from the VP said some times they beat children when they cry for food as they cannot bear the burden, but soon after beating they felt guilty and become upset. This situation is very shameful for the parent and the very situation destroys the mental peace and self-confidence of the poor parents.

Poor female disclosed that they want to provide more food to the male people believing that sufferings would be increased if the bread earner becomes sick or weak. Their own responsibilities as bread winner get less importance. The female have to do hard work for reproductive and productive works within the household without financial incentives. Due to socialization process they feel it is very hard for them to take more food than their children and husband. On the contrary, all females and children reported that in case of shortage of food the male (both boys and adult) eat some food out side home in all study areas; male also agree with this. To the children no mother could do it, because "they are the mothers". Male also expressed similar opinion. Females consider this deep faith on them as their binding to the house and to the community.

**"We can not leave children, but we have none to share our burden. A child fed in mother's womb and breast also, live on sharing their mother's food even in the face of hunger".**

In general throughout the study area coping adjustment with violence consists of comply with the situation silently; consult with the fellow people, developing frustration towards life etc. Among the Very Poor people male usually face this problem enduring mental and physical torture silently. During the leisure period they usually talk to fellow co-worker, some times they are found to be frustrated and they suffer from the mental agony as they think it is shameful to live like an animal. The fishermen from VP of Cox's bazaar generally abide by the norms of moneylenders, selling their fish to a lower price. This is simply an injustice as they paid high interest for credit. Their inability to protest against this openly, they relief their grief and anguish by complaining to other in absence of the moneylenders.

**“During FGDs the respondents pretend that they have very good relation with the rich, express their gratitude for providing help as one of the powerful person came to visit during conducting of FGDs, but soon after he left the place the same peoples unveil the truth that they are very notorious, only look for their own interest. In the fishing season they keep good relationship with us but later on they avoid us”.**

Female generally cope with their husband's maltreatment and abuses silently. But it becomes intolerable in presence of co- wife. If one of them breaks the silent, then the argument and counter argument start, they talk loudly and made complain to the neighbours against each other. However, neither the neighbours nor the local government authorities come forward to solve the problems as they consider it as domestic and private matter. Females in general stated that they do not like to go to local government. Rather they complain that if female put the matter to the local authority they would favour the males, because for getting vote they usually do not take any action against these activities. In the extreme cases female sometimes wants to commit suicide but could not do so thinking mostly about the harsh conditions of the children would face and also the fear of religious punishment. The option of divorce or separation also go into vein as their survival would be threatened; neither would get shelter in parent's house nor could marriage second time easily, better to continue with the husband, cope with misbehavior, torture, abusing silently.

Going to court and filing case is in general considered as losing social status. In Nilphamari, people disclose that due to their unfamiliarity with the law they felt be scared of to go the court, some of them depended on the middleman for going court but they usually exploit them; more over the indirect cost and sufferings, incapacity inhibits them to go for justice. In Comilla, people were found better aware about the law, but could not avail the opportunities due to social reason. The situation in Sirajgonj is almost similar. In Cox's bazar people, especially females were found to believe on religious code. Unfortunately, they were not aware or knowledgeable on real religious code, rather these are mostly mis-interpreted by the local religious leaders.

A female (21 years) in Palashbari Union in Nilphamari got married to a male at the age of 14 years and was happily married. Unfortunately one of their neighbors from affluent family was trying to disturb her soon after their marriage, by passing nasty proposals. One morning he entered the house. People came to know the matter as she cried loudly and disclose the matter to neighbours. The Chairman of the local Union Parishad advised the male to leave the village. But he dared and attempt second time. One day local people caught him and handed over to the police after beating while he was trying to bring her out by sending a little girl. This time she filed a case after consulting with the Chairman.

Her father borrowed Tk. 4000 from the moneylenders to help her in filling the case, Since they have to incur traveling expenses to visit Upazila or District and also incur other expenses. Arranging monthly installment for the moneylenders frustrates her husband and father. Nonetheless, her opponent was not bothered of the expenses, instead threatened that they would see final result, even if at the cost of selling their land. They also continued to pressurize them to withdraw the case. Every body was in favour of her but did not dare to protest the powerful opponent. Now she believes that it would have been better to compromise. The lengthy process, influence of powerful man, lack of money and lack of knowledge about law impede the execution of laws for the poor, especially for the females.

One lady of 20 years old, living in a village under the Union of Palashbari married when she was 12 years old with dowry of Tk. 20,000 in cash and some furniture. He did not take her home as he was unemployed and depended on his father. After one year she was able to go her in-laws house and remained there for one year. Soon she came to know that her husband got another marriage earlier and there was one child. At first she reacted to the situation and quarreled with him for concealing the matter. By this time she also got one son and came back to her parent's house. Her parent pressurized her husband to do something for maintaining his family. Her husband proposed to provide him some money to start his business. Her mother accepted and gave him Tk. 1000 and five sarees to start business borrowing from her Mahajan fro where she bought sarees for selling in the community.

He left the house and never came back. She heard that her husband is living in the city and has married again. She started to work in local textile mill but had to leave, as it was difficult to survive with a small amount, as well her living in the place was not safe. Now she is working as maids in the neighbors' house. One widower

**neighbor proposed her to get married to him, but she denied thinking about the future of her children. She had spent some happy moments living and sharing food with her husband but now this is only a dream. When her son enquires about his father she feels very unhappy.**

In most cases the reaction to unhappiness, torture, problem, news of second marriage, etc. is covert type, people kept the misfortune event confidential. Sometime they cry when they fail to adjust with this situation. In that way people especially neighbors can understand the situation and share with the other members of the community and this covert type of reaction become known to each other. It become disgraceful to them as many neighbors laugh at this.

Poor people cope with shocks and problems by using their social capital. They frequently borrow from relatives to ensure that they have food to eat. When they are affected by natural calamities, they usually take refuge among their relatives. Older widows and females having no children or not looked after by their children take refuge to relatives or in few cases to rich neighbours house during the Ramadan month. On the other hand in the settler area, poor widow get a male relative (son or son-in-laws) to live in the house to provide them psychological support and protection from loneliness and against various forms of violence, even though they are not providing them food or any financial support.

The people who have demand in job market and where job is available bother less and withdraw themselves from the work if they are treated badly. The young male working in the Bathan (Grazing Land) of Sirajgonj said when our employer mistreat us or pay less we leave the job and join another Bathan. This happens among the young males, who have great demand as they acquire skill and knowledge in particular type of work. The demand increases with the increase of their skill in difficult and challenging work. For example in Shahjadpur some weavers were skilled in putting thread to the textile for making fancy saree, which is a very difficult job. In Bathan those who knows to handle sudden disease of the livestock's are in great demand. In Cox's Bazaar young male at the age of 18 to 35 who could stay against high surge, their earning is very high. Nevertheless, it is hard for the new comer who has less skill. And they could not change job even if they are ill treated and paid lesser wages. Thus capacity of the people as well as

availability of job in accordance with the capacity leads to diminish the vulnerability. In Nilfamari such scope is less thus poor people are suffering most.

#### **4.2 THE POWER TO WIN POVERTY**

In analyzing the attribution for poverty paradigm different studies report a wide range of socio-demographic variables which are correlated with the explanations of (Political preference Zucker & Weiner, 1993); Nationality, Feather, 1974;); Income (Feagin, 1972; Feather, 1974; Sinha, Jain & Pandey, 1980); and Ethnicity (Hunt, 1996). Sociologist psychologist correlates of explanations include the belief in a Just World (Furnham, 1982) and beliefs about the controllability of various explanations and associated feelings of blame, anger and pity (Zucker & Weiner, 1993).

Furnham and Gunter (1989) examined British adolescents' attitudes to developing countries and found that a majority agreed they had unfavourable climates, high population growth, unstable governments and suffered exploitation by rich minorities. Harper *et al* (1990) found that the most popular explanations for poverty included the inefficiency of national governments in the South, exploitation by other countries and climate. A factor analysis of the results, reported four factors similar to those of Feagin (1972): 'Blame the Poor'; 'Blame Third World Governments'; 'Blame Nature'; and 'Blame Exploitation' (by other countries and the world economic and banking systems). Most psychologists and other social scientists may no longer engage in 'blaming the victim' (Ryan, 1971). A study (Gallup/Social Surveys Ltd, 1994) found that the ascription to individualistic factors had risen by 3% to 15% whilst the number ascribing poverty to 'injustice in our society' had dropped by 10% to 42%. Edelman (1977, 1998) applies his analysis not to individuals but to wider social explanations of, and policies for, poverty given by politicians, governments, government agencies and so on.

In this study attempt was made to ascertain the basis that generate, lead to and pull down poor below the poverty line and to determine the factors that push up people from the poverty line and leads to better condition. For this Force Field Analysis has been made both in a group and at the individual level (as case base). The attributes of both the pull and push factors work at the four levels: (a) at the individual level; (b) at household level; (c) at community level and d. at state level.

The attributes were again reinforced by physical, economic, socio-cultural, psychological and natural factors. These factors are all over again related, overlapped, interlinked and mutually reinforcing to each other.

### **PULL FACTORS (PULL DOWN TO POVERTY LINE)**

The physical factors commonly found were disability, chronic disease, ageing and lack of skill. People suffering from disability and chronic diseases often got less preference by the employer and they also receive lower wages. Moreover, frequent absence in the work makes them more vulnerable and they lose bargaining power. One deaf and dumb male in Comilla, two lame males in Nilfamari were getting lower wages for their disability though they work hard. Females and males suffering from chronic diseases mentioned that on an average they were absent for four to seven days in a month, from work. They do not get any wage / salary for that; again faces threat of losing work. The people skilled in farming could not cope with other work such as catching fish, starting business, rickshaw pulling etc after losing land due to river erosion or selling of land.

The economic factors were - lack of capital, inadequate credit support, lack of marketing facilities. Credit and banking systems were found loaded against the poor people. The credit system intensively by pass VP group, poor group and receive small amount from NGOs. In most cases NP received insignificant amount that do not ensure gainful income. Absence of banking and credit programme and the inflexibility in terms of approach, rate of interest, repayment schedule, approval system etc of their programme kept almost all group of poor, and specially people in Cox's bazaar, riverbank and Char areas away from the credit services of GOs and NGOs. Furthermore, absence of these services leads to significant increase in dependency of the poor people on the moneylenders in the study areas.

Credit and livelihood programmes that target females of the poor and NP household as borrowers and recipients found facing several problems. In most case the credit goes straight to males; they invest money in their business. Nevertheless, in most cases males were found irresponsible towards repayment of loan. Some females of poor (as well NP) households were found in jeopardy, burdening with additional activities especially females of poor group who were involved directly in earning activities. In these cases males remain as they are,

neither share reproductive responsibilities nor assist in productive activities undertaken through credit. In a number of cases additional incomes from such livelihood activities tempt the males to rationalize their financial contribution to the household budget and drive away their earnings on vices instead. In few cases males married again.

Poor in general suffer from different forms of violence. Violence, however, wounds poor females deeper, because of their lack of access to timely legal advice and counselling, the prohibitive cost of such services, and the lack of skills and economic opportunities, lack of household and community support, which compels them to stay with an abusive spouse for their economic survival and that of the children.

A significant number of respondents stated that due to non-marketable skill they are depended on the non-profitable and discontinuing type of livelihoods that resultant to persist, prolong poverty and sometime causes slippage to poverty trap.

The social factors were mainly the perception of social role model dilemmas of male and females' work and responsibilities. Social restriction to certain work for female, for adolescent girls and restriction to their mobility prevent them from earning opportunities. The adolescent males face similar problems though there mobility restriction is contradictory to females. Where females were restricted to go to far of places, male are often criticized for working in household boundary.

Separation, divorce, polyandry, polygamy were consider both as social and psychological problems. In case of divorce and separation female has to bear poverty disproportionately; in most cases they bear the responsibility of the children solely. In the polygamous and polyandry household male escaped from providing financial support to their first wife, and in some cases second wife. Their number of children increased; children faced resource scarce at the household level. Psychologically, children in these household were found demoralized and disheartened and that leads to lower level of aspiration.

During FGDs psychological factors identified at the individual level were work- shy, idleness, lack of initiative, lack of inventiveness, belief in fate, negative attitudes to work, work discrepancy, feeling guilty to live on female and children members

earning, especially, on girls, frustration etc. These were found common in all study areas.

The incapable disabled adolescence boys are force to take up hawking, and go door to door in nearby areas. The adolescence girls doesn't like it and feel that the boys do this with an intention of coming closer to the girls. When a male change their profession to lower earning or has to give physical labor in time of crisis they become subjected to criticism. In the study areas work shy was found one of the major barriers in the field of income opportunities. Criticism for work reinforced the situation through lowering the psychological, moral strengths and social support.

Work-shy and work discrepancy is very common in all areas. Specially, in river erosion and flood-affected area when people lost their land, sources of income suddenly, most of them hesitate to start new work. The more they had the solvency, the more they are work-shy. Discrepancy of work pull down to poverty line as both male and female hesitate to join any work that is usually done by the opposite sex, or comparatively poorer group.

A number of Near Poor said at present they are facing financial crisis still they have to maintain social status that already been established earlier even at the cost of economic deprivation. They disclosed that a number of them can't work in their villages fearing of losing social status, but they are doing work like pulling rickshaw or hawking door to door in town for survival. As no body knows them they feel less hesitant and shy. Below cases studies penetrate this picture clearly.

***A young male (35) in Brahmanpara told that, "I came back home from Middle East after 10 years with a large amount of money. I repaired my house and invested a good amount in a partnership business. Unfortunately, I experienced losses and come to an end spending all savings. At present, I am surviving working as vendor of selling clothes to survive". In my good positions I was a part of community decision, often consulted for any activities but now I am no more asked for. People often criticize my present occupation. The more painful is shortage of capital and my inability to exert physical labor, as I was not used to. I don't want relief; rather want to live on dignity. For this I require credit and technical support for running business. I would not be in loss, if I had been assisted technical support in business management. Changes of people's attitude towards occupational***



***discrepancy are also obliged for mental strength that in turn increases capability to survive”.***

**A 35 years young male in Dimla, Nilphamari having 8 acres of land was passing a very happy conjugal life with a beautiful wife who came from similar background. But river erosion washed away the land along with his happiness and he slipped into poverty two years back. They have to take shelter on the embankment. His wife and her in laws does not agree her living on the embankment and mostly stays in her father’s house despite his continuous and all out endeavours. He feels very disgraceful on her living in parent’s house. She and her family always advise him to do some thing. “ I feel very angry if anybody tries to advise me. I don’t have any education, financial support and incapable to sell labor in other occupation rather than farming what is the use of these advises. I am trying hard to start new business with stone; I know I shall get support from my friends circle if I could live on and do better.”**

The environment, culture and values generate socio - psychological problems, which perpetuate poverty to some extent. Near-Poor male and female of Sirajganj and Comilla said we used to live in a good environment where most of us had similar culture, values and practices. Soon after the settlement, some of the households nearby our houses due to the river erosion and Government initiative Guchsa Gram Project, got deteriorated. We try to prevent our children to mix with their children. We found mixing with the children of poor household our children gradually get habituated with using slang language and also leads irregular in attending school.

A large number of poor considered their poverty as their 'kismet', their destiny to some extent. Female by and large belief born as "female it self is unfortunate".

At the state level, corruption and improper management of safety net and other social services like health, family planning programme, education and credit facilities and lack of infrastructure like road, school, health center, communication causes poverty. During disaster government provide relief counting household head, consequently all household irrespective of their number of members received equal amount of cash or goods like rice, wheat. The household having large number of members faces difficulties to manage the food shortage with this.

The extension workers of the Family Planning and Health sector visit least in the poverty-stricken area; they were reported not visited Char, settler and riverbank areas. One building were established in settler area of Comilla for using school and social work, which was found unused except conducting meeting occasionally. Corruption kept poor away from exploiting community and state level resources and opportunities such as getting job, credit and market as well as welfare services. It also isolates them from participation in power and policies.

Because of their location, people in char of Sirajgonj and settlers in riverbank of Nilfamari do not get their share of basic services provided by government and are excluded from economic growth happening in the upland and township. The services extended by NGOs were also found very limited. In Char area children have to cross the river Jamuna, and have remain absence in the school for about four months due to devastation, downpour and high tide in monsoon. Movement in Coxs bazaar is restrain by the ebb and flow tide. There is no way to move in high tide during emergency except running through forest where danger awaits from wild animal and dacoits. In emergency, sick old people are carried by two/ three strong male on a special type of chair.

Besides the lack of money the reasons why poor unable to access even the most basic of health and primary education services is the lack of rural infrastructures like road, bridge, health complex and school. One of the principal of poverty causes found in the study areas was the inability of the farmer, fisher folk and weavers to capture a large share of the earnings in the marketing chain. A large proportion of their income from production accrues to assemblers, middleman, and transporter. This is found disincentive for the producer, as more the production lowers the price of the commodities. Discussions with Near-Poor group disclosed that despite their willingness and to some extent having ability access to their children to a good quality of educational institutes, access to their household members to the health care facilities become unattainable due to inexistence of these institutions and facilities. Lack of road communication intensifies the problem.

Corruption, bribery, fraudulence totalitarianism and repression of the powerful and moneylender of the community aggravated the situation. All these by all means

increased and accelerate poverty. Despite required qualification getting a simple job claims contact with the influential person, bribing certain amount of money, affiliation to political party in most cases. This situation widens frustration and reinforces discontinuations of children's higher education; a graduate with average results would be a burden for the household and the society as s/he could neither deploy him/herself in household profession like catching fish, farming nor would get a job. In the settler area of Comilla a number of houses was under the musclemen who in fact are not landless. A number of people living in riverbank were not really poor but exploit the relief and other welfare services of the government and NGOs. Lack of poor centeredness and friendliness school environment, results in large number of children dropping out from the school and that causes poor income.

Although it is proportionately higher in char and riverbank area stealing is found to be a common problem. In all study areas Near-Poor people reported their anxiety for thieves. It is also a concern for the Poor and even VP people. They said "we have nothing that is precious, but each and everything is important and valuable as it is difficult to effort things for us". Nevertheless, many disclosed that the unemployed and unruly children from VP and Poor group usually do these.

A number of young male mostly from VP and P group in study areas stated that they have to get married at the early stage of their life. Mainly three factors work here, soon after their earning some feel themselves capable of marrying, this is a sort of their empowerment, secondly parent marry their son to get dowry which could be a starting or running capital. Some parents think it will reduce their work burden. Consequently they started to get children at the early stages and when they have got four children, the son of rich people of the same age are not even married. This way they always stayed behind the rich and can not progress in life or increase their income. On the other hand they become over-burdened with large household members.

### **4.3 PUSH FACTORS THAT REDUCE POVERTY**

Force Field Analysis was conducted to find out the Push factors that reduce poverty and push factors that drive down to poverty. Below cases also reflects a number of pull and push factors.

A young male (35) in Nilfamari having 16 acres of land found himself on street over a night. The terrible river erosion not only snatched away their land, but also destroyed their three ponds, several livestock, houses, trees, furniture and all other belongings. He and his elder brother along with their wives and children could survive. They could bring three cows, 14 chickens and roof of one house and some other belongings. After having fought with the windstorm and flood for three days they manage to put up their roof on the riverbank for shelter.

Spending seven days with the assistance from the government and local NGOs he stood up and decided to start working, and he started carrying stone on his head. It was indeed very hard for him to the work that he has never done or thought before. Nevertheless, he did not hesitate to do any work for earning; neither restrained his wife to go out and work. He was fortunate that his wife lived with him in a hut on the riverbank and sells her labour in breaking stones, although she was from similar status household and never thought of doing this type of work.

Gradually, he managed to be employed as a boat driver where he used to carry stones. Side by side he and his wife saves regularly whatever amount they could manage and did not spend the savings unless it was life threatening. He was keen to collect information on assistance and scope for work and utilize those for his betterment of life. Eventually, he become owner of three boats; employed 14 workers for boating and carrying stones. He bought about one acre of farmland that they cultivate themselves. At the reporting time they accumulate about Tk. 50,000 which they kept for buying land for home. He spends time on supervising the activities. His wife gave up the work, nevertheless, extremely busy in raising cows and poultry birds, working in their own farmland. She always freed her children for schooling and education and does all household chores alone.

One girl (13) child in Shahjadpur started to work at nine years of her age due to sudden sickness of her father. Her mother working in weaving factory also became unemployed as she lost her eye- sight. She started to catch fish, as it was the only skill she had acquired through working with her father. “ We have only a net and a small boat which I could exploit- she added.” Indeed it was hard for her to manage the boat and the net in her tender hands. At first she started to carry people for crossing canal; side-by-side she started to catch fish with a small net. She took her brother to just accompany her. Now she could manage a bigger net with the help of her brother. She said, people generally extent their support to me; but there are a few people who wants to harass her. She tried to avoid those people. She also experiences several occupational risks. One day people saved them from a large snake when they started shouting for help. Another day her brother fell in deep water and she managed to save him by extending the stick that is used for boating. She faced monsoon storm several times when she went to the char for collecting fuel wood. She was afraid but had to go for survival; because fish she catches is neither available in all season nor sufficient for getting required money. She said, “during storm you have to hold the Kashfull Grass strongly and wait until it stops. If you don’t do this even God cannot help you”. After the flood in 2004 the government distributed Tk. 100 per household. She and her three brothers stood separately so that they would get Tk. 400. “You know this people would never consider the dire need of the people even though it is so small and even you made request earnestly, their only concern is to cover a large number of households by distributing small amount”. We bought a cot with that money, and did not thought it as luxurious, although we were starving at that time. In fact it was very hard-hitting for us to stay in the house which was under water for several days. I could manage to keep my sick parents and minor brothers on the cot safely.

**Every day she save a tiny amount considering her future; after all I have to marry. She managed to save Tk. 400 and Tk.500 respectively in two separate times but her parent spent all her income for household expenditure. With this experience she decided to save some money with one of her neighbors uncle with out parent's notice and was able to buy a small golden earring. "I know my parent does not like it but they would realize how wise it was when it will mitigate dowry demand for my marriage".**

From the Force Field Analysis and case studies following factors were identified as push factor moral strength, support, self esteem/self respect, aspiration/motivation, intelligence and farsightedness, ability to take risk and challenge, wife's hard work enhanced their ability to cope shocks, aptitude skill, hard working mentality, positive attitude, saving mentality, do not wasting anything, escape from alcohols, free from homesickness, understanding with spouse and networking/cooperative attitude.

**INDIVIDUAL LEVEL:** At the psychological level aspiration, intelligence and farsightedness, ability to take risk and challenge, skill are the important factors for escaped from poverty. Lack of farsightedness is one of the major reasons for the well – off household in Char area to slip in to poverty trap. Few people who bought land in the upland knowing the adverse affect of river erosion moved to safe places after river erosion. Thus could quickly cope with the situation and face less risk. Education of their children and status problem remained almost same for them. All these lessened their social status and psychological stress.

**AT THE COMMUNITY LEVEL** support from the neighbouring household, relationship with the elite and powerful personnel, zakat etc. found effective to push poor from poverty line to the upper level. Zakat provided by the rich people as a wealth tax of 2.5 per cent on individually owned financial assets have found as positive impacts on the poor, develop a 'safety net' for them. Poor said zakat comprises significant amount of community support. Basic need of clothes, winter clothes and blanket provided by the community people were found satisfied and relieve them from the adversity of diseases. Support as Zakat grant assistance for bearing of expenses of marriage and treatment, starting capital of business livestock found effective for improving the adverse situation.

This has economical impact on the poor. However, some unintentional discrimination has negative psychological impact. Same colour and designed clothes undermine poor's social status level and identified them as poor. Children demands and needs were found by passed; a new dress would make them happy, reduces their sharing of clothes with others. In this circumstances new dresses of their parents psychologically disheartened them. It also disheartens their parent. The lazy and wicket people were reported misusing the assistance and the zakat. Some people sell their tin, blanket and saree to non- poor with minimum price. There were two reasons disclosed by the poor: firstly, they sell those for meeting more immediate need and secondly, they disclosed confidentially that if they have good house, blanket and new saree they get less important during relief and assistance.

Zakat is an unconditional obligation of a rich Muslim to a poor. And it is to be distributed to enable poor overcoming distresses through generating livelihoods and meeting very basic needs like house. Villages in Comilla under BARD' programme, operating zakat through village cooperatives, poor peoples' crucial needs like house, capital for business and livestock are established. These were found effective due to proper identification and monitoring by the cooperative society. Such institutional arrangement would make the safety net programme effective to identify eligible households and to increase the capability of the poor.

At the economic context access to and control over opportunities, resources and employment, availability of necessary credit and capital support, technological support, introduction of equal wage rate. Wage rate need to be determined by the local authority. And it should also be gender neutral to accommodate more females in public sector employment.

**STATE LEVEL:** Progress in char and riverbank will come by state intervention providing the necessary infrastructure, foremost of which are farm to market roads. To deliver basic services, bring progress and integrate the Char, settler and riverbank poor in the socio economic mainstream construction of road, market facilities, establishment of school, health facilities is highly required. Starting non formal education programme widely implementing in Bangladesh in the Char areas could deal with the problem to school aged children who had to cross the river or

wait for ebb tide just to reach their school and remain absent from school. This is found working in riverbank area by an NGO. Instead of building additional schools the government can made use of existing infrastructure in the local communities like community hall in settler area of Comilla, and or house of others as classrooms. A number of girls were found in riverbank and Char areas who drop out from the school after eight to ten grades. They could be formed a pool of teachers and trained them in multi-grade teaching. Curriculum and instructional materials developed for the non formal education in both GO and NGOs could be used as well as indigenous cultural knowledge and practices could induce.

Prolonged, chronic, or serious illness is a major crisis in a VP and P household that deprives their physical and financial assets and often buries them deeper into poverty stage. Innovative social insurance scheme is a dire need to prevent, or at least, lessen the loss of assets. They often slide deeper into poverty with an accident or illness or failure of crop or business in the household. The insurance schemes like community health, livestock, crop and entrepreneurship would provide back up support and minimize the cost of hospitalization, consultation, technical support. These would minimize the impact of such shocks.

It is important to ensure security of possession for the poor. The poor live in marginal, highly vulnerable areas having no legal ownership over the lands where their houses stand constantly felt lack of security. This discourages them from making critical investments; the policy to ensure their ownership would increase their stock of assets and allow them to engage in riskier business ventures.

The main goal of a social protection program is to prevent the poor from using Stage One coping strategies, or if that were not possible, to provide "Safety Nets" so those at Stage One would not fall any further. Those at Stage Three are the poorest of the poor and require different sort of interventions than those at Stage One. The social protection program such as providing food support after flood, in the extreme lean period that is in "Manga" in the north was found supportive. It prevents the poor from using Stage One coping strategies, or if that is not possible, to provide "safety nets" so those at Stage One would not fall any further. The cultivation of early variety paddy experimented in some Monga areas found appropriate for reducing the days of stagnation and the propensity of shier tage of food.

The remedies of poverty require multiple strategies as its causes are complex, interrelated and interdependent as well as affect persons differently. A mixture of policies, programs, and activities is in need. There are two types of strategies: Defensive strategies seek to protect the poor from risks and shocks, or at the very least, help them to cope with the adversity. On the other hand Offensive strategies that enhance the living conditions of the poor and try to find programme and activities to help them cross the poverty threshold and to stay there permanently.

The creation of a new type of intervention in the financial institutes providing services for the poorest is just demand of the day. The most important distinguishing features of the intervention will be their overriding concern with economic development and livelihood promotion in poorest segment, including the disable, aged and reproductive age group rather than profitability. The function focused or “missing piece” strategies (identify credit as a most common missing piece) for poverty reduction viewed lack of access to credit as a significant constraint to improve livelihoods. Despite the claim of addressing poor by NGOs in Bangladesh the evidences clearly show the poorest segment is still outreached. VP household and the children were simply credit unworthy. They need a special type of credit not only collateral free but also with least and sometime without interest and subsequent assistance in risk and shocks.

Evidences of the findings suggests that party affiliation, voting demands as well as labour abandon develop patron client relationship that diminish poor peoples’ right to dignity and decision making process. A systematic, politically committed programme is required to get relief form this. It is also required to diminish corruption.

The effect of such coverage is that famine becomes seen as something which just happens, often immediately and is not seen to be connected to political processes.

The case of Ukhia, Cox’s bazaar and Char demonstrated that road and transportation significantly could contribute to poverty reduction by reducing the transport costs and the time consuming in transacting business, opportunity to earn from both farm and off farm productivity, health services and schooling. More positively, infrastructure facilities increases productivity by allowing poor easy



access to sources of productive inputs like agricultural inputs, yarn, fishing nets etc.

### **Limitation of the Study and Opportunities for Further Research and Action Research**

As researchers we felt necessary to mentioned here some of the constraints faced by us in conducting this study. It has already been mentioned in the chapter one that the attempt to address psychological affects of poverty on different age group and gender is still at intermittent level and very insignificant though a huge body of literature on gender as well as on poverty emphasize on socio economic factors of the issues. A number of studies also find out psychological affects of poverty on children's learning and behavior disorder. Studies and analysis is also insignificant to see the household and intra household factors in the poorest segment in facing and in coping the shocks and vulnerabilities in poverty incapacitate situation. The present study made strive to find out the indicators perception definition by the respondents themselves. It steps forward to find out psychological affects of poverty on different age group and gender based on that. In absence of any established 'Tool to Measure Psychological Affects of Poverty by Gender and Age' it takes huge time to come to a standard definition standard questionnaire based on psychology related to poverty.

Secondly study was conducted in four districts under two divisions. The researchers work with complex diverse multipart and large number of variables. Furthermore, the study tried to made comparative analysis of the findings in different milieu of context process differences of gender age region in poverty coping mechanism. The present study purposively undertook respondents from the poorest untouched segment from rural areas. Representation of urban slum was very insignificant except some incident and experience of temporary migrated respondents. The comparative analysis of the findings of psychological socio cultural affect of some variables like polygamy dowry domestic violence power relation gender perspectives among urban slum dwellers and in non poor group could enable the researchers to find out differences between poor and non poor would enable researchers to generalize the findings in overall context.

It is important to mention here that a number of NGOs like BRAC, Concern Bangladesh, Grameen Bank and a number of government activities started to address the problems of the poorest segment. But these activities were almost absent in the study areas. In this situation the appropriateness and effectiveness of these efforts initiatives programme for poorest segment in the light of psychological perspectives could not find out in this study.

Despite intense effort to explain the objectives of the study, separating groups as Very Poor, Poor and Near Poor for FGDs turn out to be difficult as they become scared to be dislodging from the list as poor assuming the list will bring some benefit in future. In this point it was really strenuous time taking psychologically shocking for the researcher to distinguish respondents in to three SES groups specially, between poor and very poor.

The points of limitations and constraints mentioned above justify and indicate basis for future research areas. An action research to develop standard Psychological Affect of Poverty on gender and Age Measurement Tool would be helpful find out the situation in urban non poor and rich group. The government NGO community initiated a number of programmes to redress poverty some of which are appropriate and effective while some are ineffective. A research needs to be conducted to find out the best practices for immediate adoption. The VP children old are simply credit unworthy. Further they required very small assistance in day to day life for example four red peepers as substitute of curry quarter pint kerosene tk. ten to get relief from seasonal temporary diseases. They need very basic need of food during lean period, disasters. But these very small need put them in to undignified inhuman position. Another aspect of research could be the assessment of the feasibility of giving living wage and assistance to children, old disabled VP in exchange for work which they can perform easily.

Future research might also cover the following:

Identify the type of work in the area and develop specific skill training manual which people can quickly adopt after natural disasters, death of earning members. Psychological consequences of polygamy, divorce, and dowry in the household and community could also be researched. Further research is required in to job

creation in specific areas. The role of GO, NGO, community, people to address psychological perspectives to poverty could be studied.

### **The Contributions of the Present Study**

The empirical contribution of this study hopefully lies in three major areas. Firstly the empirical information on psychological aspects of the study found to be very important as well as appropriate to look in to the issues on psychological ground as its data refutes all those overly-simplistic concepts about the source of children's, adult's, old people problems and prospects. The findings of the study clearly show a positive relationship between poverty and psychology both as a causes and consequences. It thus breaks new ground of development initiative to redress poverty in psychological perspectives.

Secondly, the respondents of the study concentrated outreach group; the empirical findings through in depth inclusive comprehensive analysis of their problems indicates some specific needs and approaches even among the poorest segment of VP, P and NP. Comparative analysis of intra household factors different age groups, gender indicates their differences in needs problems coping mechanisms. These justify special interventions to push them from poverty track.

Thirdly, the psychological analysis clearly shows merely the community the socio cultural practices significantly perpetuated poverty. The findings of the study draw attention to participatory action research through which people will take joint and shared actions to remove poverty from the community considering its adverse affects on psychology. The findings also inspired to start democratic mentality empathetic caring approach and services to assist poor in coping with and in alleviating poverty through morally upright firm healthy economically self sufficient peace loving citizen. These findings therefore further justify the importance of research and action research interventions to bringing changes in communities/ social cognitive process.

The findings of the study generate ample opportunities for the GOs, NGOs, INGOs, and communities to design, redesign appropriate, effective programmes activities and to expand a number of existing programmes like credit addressing, domestic violence, assistance as zakat grant etc to reach the population.

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# **Coping with Poverty by Gender and Age**

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**Submitted to  
Institute of Social Studies Trust, New Delhi**

**MIMAP Gender Network Project, Phase III  
2006**

**Sponsored by  
International Development Research Centre (IDRC),  
Canada**

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