

**Female Headed Household in Bangladesh:
The case of livelihoods of the poor**



GIFT

**Thesis submitted to the University of Dhaka.
For the Degree of
Master of Philosophy in Political Science**

401584



By

MAYEE

**Department of Political Science
University of Dhaka.**

2004

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Female Headed Household in Bangladesh: The case of livelihoods of the poor

This dissertation is carried out and submitted in partial fulfilment of the requirement of Master of Philosophy (M. Phil) 2000-2001 in the Department of Political Science, University of Dhaka, Bangladesh.

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Dissertation Prepared By: Mayee

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Supervised By: Dr. M. Nazrul Islam

Professor & Chairman

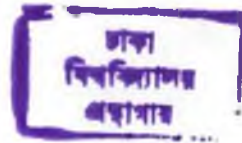
Department of Political Science

University of Dhaka.

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To My Parents

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Professor M. Nazrul Islam
Ph. D. (Australia)

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DEPARTMENT OF POLITICAL SCIENCE
UNIVERSITY OF DHAKA
DHAKA-1000, BANGLADESH
Phone : (Off.) 9661900-59/4460 or 4470
(Res.) 8616718
Fax 880-2-8615583 E-mail : duregstr@bangla.net

Chairman

CERTIFICATE OF THE SUPERVISOR

Certified that the M. Phil thesis entitled, "Female Headed Household in Bangladesh: The Case of Livelihoods of the Poor" has been written by Mayee under my supervision.

I further certify that this thesis contains no material previously published or written by another person except by way of quotation and duly acknowledged. The thesis is best on Mayee's own research work and has not previously submitted for a degree or a diploma in any other institutions or universities.

The work is complete and I approved of its submission for conferring the degree of Masters of Philosophy (M. Phil) in Political Science.

Nizam
31.10.04

Dr. M. Nazrul Islam
Professor & Chairman
Department of Political Science
University of Dhaka &
Supervisor

DECLARATION

I confirm that this thesis contains no material previously published or written by another person except by way of quotation and duly acknowledged. It is based on my own research work and has not previously been submitted for a degree or diploma in any part of the world.



Mayee

ABSTRACT

Since the last one decade, the livelihood approach has become very popular in analyzing poverty issues as well as in designing development programmes and their monitoring and evaluation. The term livelihood refers to the possession of assets capital, strategies adopted and the activities required for survival within a certain spatial context. This approach was developed in 1980s within a group consisting of academic institution (IDS of the University of Sussex), donor agencies (DFID and UNDP), and NGOs (CARE and Oxfam). However, continuous improvements to this approach are being made every moment through the practical experiences and research findings from all over the world.

In poverty, analysis around the world the female headship has been started considering one of the important factors. Therefore, this study aims at exploring the poverty situation and its severity, potential positive forces and obstacles to overcome poverty, influence of existing socio-economic context and policy influence, and the vulnerability context of the FHH from the livelihoods' point of view. Though it is revealed from many other studies of the FHHs belonging to the extreme poor group, this study has a presumption about the extent of poverty in this group is not uniform. Hence, an emphasis has been given on classifying the FHH and analyzing their respective prospects and hindrances separately.

In Char areas, the most important natural asset is usually land, and [functional] landlessness is increasing owing to the consequences of erosion. Poor people are often locked into patron-client relationships (e.g. sharecropping), which prevent their excess resources from remunerative terms. Female-headed households, often the poorest of the poor, have least security of excess to land: daughters often do not inherit land and land often reverts to the husband's family on his death. There is not much natural resources available at the chars except from the river. However, most of the FHHs cannot take the advantages of the river. Only those households (especially *de-facto*) who are adult male members can avail themselves of this opportunity.

Their main source of income is agriculture supplemented by animal husbandry, small businesses and fishing. Most of the female heads work as maidservants. Children also play an important role in household level strategies, contributing to overall household income, domestic work and childcare.

The female-headed households have been classified into two major categories: *de-facto* and *de-jure*. In a *de-facto* female-headed household, a female is the head because there is no adult male in the household. Such females include the widowed, divorced or abandoned women. In case of a *de-jure* household, a female is the household head in the absence of the male earning member who has migrated out of the village for employment. *De-facto* female-headed household is inferior to *de-jure*. This categorization covers almost all the FHHs except dual headed households.

The interesting fact that reveals from this study is that the female does not willingly become a head of the household. Therefore, the growing proportion of FHH does not indicate the incidence of upward trend of establishing women's self-control. On the other hand, becoming a female head, the woman head along with her household has to face some external stresses.

Most of the female headed of the char are involved in government organization (GO) and NGO. However, they are not involved in community level activities. A great difference in excess formal and informal credit source have been observed in the research area. In general, the sources of credit include the different NGOs, Banks, neighbours and relatives. Most of the female-headed households are involved in Vulnerable Group Development (VGD). However, the process of wheat distribution has not yielded any significant impact to increase the mobility of the VGD members.

The findings suggest that the practice of extracting dowry, by cash or kind is very serious and high in the case of poor and extreme poor. The poor and very poor struggle hard, have to gather dowry money even by selling of land and livestock. Polygamy also exists in places. Although not so rampant, the migrant labourers sometimes marry second or third time at the places of work and bring

home the new wife. Often both the wives stay together and become good friends since both of them come from outside.

In this study population, (char people) migration does not necessarily bring opportunity to the female heads rather they are compelled to migrate as a consequence of flood and riverbank erosion. Even there is no guarantee that they will get opportunities in the new place. The contrast is true only for the de-facto households that the male members migrate temporarily for work. The female-headed households do not migrate to the other place or mainland. The females also try to stay on the same chars or nearby.

This limited mobility creates a major constraint for women headed households, and in turn restricts the women's access to income-earning opportunities; markets; extension services; and other sources of information on such matters as opportunities, prices and rights. Men do not like the mobility of female outside the village. They (men) are not habituated to seeing female's movement to another place because of *parda*.

Female-headed households in the area strongly think that one of the root causes of their economic hardship is frequent divorce. The result is that many older women are divorced or deserted, and find themselves alone or with young children to support. A divorced or widowed wife without children usually loses right over property having jointly owned with her husband in case of claim by her former husband's parents or brothers.

Food insecurity is another problem that most of the FHHs have to face. In the village FHHs say, "when food becomes scarce, we only eat once a day and allow our children and others family member to eat three times a day". Some lenders never lend money to FHHs, because they feel threatened & insecure. They also think that female will not return that money in time. Their saving ability is comparatively low therefore; they face severe problem and crises.

All of these practices mean that women are unable to give more money when it is needed. Even they have no access to appropriate healthcare when they become ill. At the same time, they have to look after their family in the time of

crisis, illness and weal and woe as a social obligation. Moreover, they have few assets and little financial security if they lose their husbands. This research reveals that the women are deprived of such opportunities, which are basic need of every human. Thus, this issue of women's status is clearly revealed as a key element of poverty in the Union.

The findings of the study reveal that river erosion affects most of the family. A number of events occur in the month's prior to flood, some of which are also preparations for running the whole household if river erosion occurs at the same time as flooding. Female will start to ration food, stock up fuel, wood and store seed for planting after flood. They have to expend from their savings and sell livestock when they need cash. If the flood is lengthy and food stocks are exhausted, people start, eating inner stems of banana plants in the absence of sufficient food.

The livelihood security of women in these contexts changes their position in the life cycle diversity among women in terms of age, relationship of the household heads, class, status etc. It has important implications of access to resources and capabilities.

In all cases women acknowledged that this change of status results greater in insecurity. The study has particularly highlighted the greater exclusion of women than men from social and political networks, and the greater isolation experienced by widowed women and others who are living alone.

Thesis Structure

This thesis consists of nine chapters with Appendix and Bibliography. Chapter One deals with the introduction of the thesis. It includes concept of 'Sustainable Livelihoods', conceptual roots, practical roots and organisational roots. Methodology is put in Chapter Two. Chapter Three depicts a snapshot of the study area. Chapter Four deals with the background of the Female Headed Household, characteristics, different types and reasons for becoming FHH. Socio-economic condition, involvement in various institutions, access/opportunities to various resources is put in Chapter Five. In Chapter Six, their mobility and migration pattern, various constraints and opportunities gained from migration have been analyzed. Various hindrances/stresses including insecurity and injustice, problem faced from societal, and household level, constraints to affiliate with different institutions are put in Chapter Seven. Chapter Eight deals with livelihood strategies with their income and savings, vulnerability and coping, crisis & shocks, building formal & informal survival network. Conclusions with findings and recommendations have been presented in Chapter Nine. At the end of the thesis, the case studies and the data collection tools have been attached in the Appendix and finally an acknowledgement to the references have been cited in the Bibliography.

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GLOSSARY OF TERMS AND ACRONYMS

<i>Amon</i>	: early dry season rice, harvested in November-December
<i>Bari</i>	: farm, containing 3-4 huts (ghor)
<i>Bazar</i>	: market
<i>Bhai</i>	: brother; may be used to indicate a feeling of fellowship or affection
<i>Bhalo</i>	: good
<i>Bigha</i>	: unit of land measurement (1 <i>bigha</i> = 1/3 rd of an acre)
<i>Bighe</i>	: surface area, roughly 0.33 acre or 1350 sqm
<i>Borga</i>	: share-cropping
<i>Boro</i>	: late dry season rice, harvest in May- June
<i>Borolok</i>	: wealth person
<i>Borra</i>	: big, or senior in rank or importance
<i>Char</i>	: an island formed by sediment deposits
<i>Chira</i>	: beaten rice
<i>Choir or Choura</i>	: char dweller(s)
<i>Chowki</i>	: bed
<i>Chula</i>	: traditional ground cooking place
<i>Decimal</i>	: unit of land measurement (1 decimal = 50 sq. yards)
<i>Decimal</i>	: unit of land measurement (1 decimal = 50 sq.yards)
<i>Dhanja, local term Dumja</i>	: nitrogen fixing plant, prevents erosion and can be used as a material for building and fuel
<i>Dheki</i>	: utensil for husking rice
<i>Eid</i>	: greatest religious festival of the Muslim community
<i>Fitra</i>	: optional religious charity for Muslims during Ramadan
<i>Ghor</i>	: house, room
<i>Haatbar</i>	: periodic shopping days in the marketplaces
<i>Hat</i>	: periodic market, held weekly or bi-weekly
<i>Irri</i>	: high-yielding varieties of rice, named after the International Rice Research Institute.
<i>Kaisha, loc. Khas</i>	: catkin grass, prevents erosion and can be used as a material for building fuel and fodder
<i>Kamla</i>	: day labourer
<i>Katcha latrine</i>	: Unhygienic latrine

<i>Katcha road</i>	: Mud-made road
<i>Khas</i>	: common property
<i>Madrasa</i>	: an Muslim-supported school, but not necessarily religious in mission
<i>Maji</i>	: boat operator
<i>Mash</i>	: literally "month"
<i>Matbar</i>	: a local informal leader
<i>Mouja</i>	: smallest land revenue unit
<i>Muri</i>	: puffed rice
<i>Nodi</i>	: river
<i>Onek</i>	: many
<i>Pacca</i>	: brick-built road
<i>Para</i>	: a neighborhood or part of a village, sometimes comprised of related families
<i>Parda</i>	: the veil in Muslim culture; also the accompanying set of restriction on women's activities
<i>Ruti</i>	: flattened bread (very thin and shaped like a plate)
<i>Salish</i>	: informal judiciary meeting convened by local leaders to resolve conflicts
<i>Samity</i>	: group formed by NGOs
<i>Shari</i>	: dress for married women
<i>Shomoy</i>	: literally "time"
<i>Sunnya Khana</i>	: Nill Household
<i>Taka</i>	: currency unit of Bangladesh
<i>Talak</i>	: Divorce in general term
<i>Thana</i>	: the lowest-level administrative units in Bangladesh; divisions are partitioned into districts, which are further divided into <i>thanas</i> (now it is identified as <i>Upazilla</i>); also refers to the police station
<i>Union Parishod</i>	: lowest tier of local government
<i>Upazilla</i>	: lowest administrative unit
<i>Vashur</i>	: husband's brother

ACRONYMS

BBS	: Bangladesh Bureau of Statistics
BIDS	: Bangladesh Institute of Development Studies
BRCIK	: Bangladesh Resource Centre for Indigenous Knowledge
CPD	: Central for Policy Dialogue
DFID	: Department for International Development
FGD	: Focus Group Discussions
FHH	: Female Headed Household
GD	: Group Discussions
HDI	: Human Development Index
HEIS	: Household Expenditure and Income Survey
HH	: Head of Household
HPI	: Human Poverty Index
ILO	: International Labour Organisation
IRRI	: International Rice Research Institute
JCDP	: Jamuna Char Integrated Development Project
JMBA	: Jamuna Multipurpose Bridge Authority
LEP	: The Livelihoods of the Extreme Poor
LFS	: Labor Force Survey
NGO	: Non-Governmental Organization
NRAC	: Natural Resource Advisers' Conference
PCP	: Private Consumption Poverty
PRA	: Participatory Rural Appraisal
SCI	: Service Civil International
SL	: Sustainable Livelihoods
SLF	: Sustainable Livelihood framework
SLF	: Sustainable Livelihoods Framework
UNDP	: United Nations Development Programme
UNICEF	: United Nations Children Education Fund
UP	: Union Parishad
VGD	: Vulnerable Group Development

WB : World Bank

Conversion of calendar months (Bangla → English):

<i>Baisak</i>	:	mid-April to mid-May
<i>Jaistha</i>	:	mid-May to mid-June
<i>Ashar</i>	:	mid-June to mid-July
<i>Shravan</i>	:	mid-July to mid-August
<i>Bhadra</i>	:	mid-August to mid-September
<i>Aswin</i>	:	mid-September to mid-October
<i>Kartik</i>	:	mid-October to mid-November
<i>Agrayan</i>	:	mid-November to mid-December
<i>Paush</i>	:	mid-December to mid-January
<i>Magh</i>	:	mid-January to mid-February
<i>Falgun</i>	:	mid-February to mid-March
<i>Chaitra</i>	:	mid-March to mid-April

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CHAPTER ONE:

INTRODUCTION

1.1. Crux of the Problem (*Conceptual Frame work*)

After a decade of intensive strives against the limited success in eliminating poverty¹, new ideas about poverty (not only as a measurement issue but also as a matter of policy concern)² are immerging. One of the most influential frameworks among others is the "Sustainable Livelihood Framework".

In early studies, poverty was measured because of economic indicators only. For instant Arthor Soeng and Sir Fedrick-Eden had attempted to measure poverty as early as in 18th century³. The first systematic study in measuring poverty was possible done by Charles Both in 1888⁴ and they did it on the basis of income. These kinds of measurements are still in practice. For example, in a special edition of "World Development Journal, published in 1977, Mcharel Lipton suggested that "Poverty may adequately be defined as private consumption that falls below some absolute poverty line, [which he termed as 'absolute private consumption poverty (PCP)].⁵ Same kind of practice is also found in Household Expenditure and Income Survey

¹ Hossain Zillur Rahaman, "Poverty in Bangladesh: A strategic Review," Commissioned by the Department for International Development, Bangladesh, May 1998.

² ibid

³ P.K.Motiur Rahman, "Poverty Issues in Rural Bangladesh", University Press Limited, 1994.

⁴ ibid

⁵ May, Julian, www.undp.org.

(HEIS) conducted every two/three years by Bangladesh Bureau of Statistics (BBS).

Besides the economic approach/non-economic approaches have got popularity in the recent time. UNDP Human Development Index (HDI) and Human Poverty Index (HPI) for example, consists of many non-economic dimensions of deprivation: short life, lack of basic education, lack of excess of public and private resources, etc. The HPI is composed of three indicators: health, knowledge and overall provisioning. Deprivation in health indicated by vulnerability to death at a relatively early age. Deprivation in knowledge has captured the percentage of adult who are illiterate. Deprivation in overall economic provisions is operationalized by the percentage of people i. without access to safe drinking water, ii. without access to health services, iii. percentage of children under five who are moderately and severely underweight.⁶ with a view to bringing together different features of deprivation in the quality of life to arrive at an aggregated judgement on the extent of poverty in a community, non-economic views also incorporates the ideas like social exclusion, dependence, isolation, etc.⁷

Again, poverty is not a static condition while some households are permanently poor, many other households on the other hand continuously falling inside and coming out of poverty. In order to understand the dynamics of poverty, the notion of "capabilities" and

⁶ Anand, S and Sen, A, "Concepts of human Development and Poverty: A Multidimensional Perspective, Human Development Paper, 1997, United Nations Development Programme (UNDP). New York.

⁷ op.cit.

"entitlement" have become very popular since it was incepted by the Nobel Prize laureate Amartya Sen⁸.

Beside the measurement indicators, there exists a strong debate regarding the way of measuring the poverty whether it should be qualitative, quantitative or mixed. Even there is a great debate who is to choose the indicator, whether it is the researcher or the people whom we are talking about. Considering all these points of confusion "Sustainable Livelihoods Approach" emerges aiming at focusing more clearly on the priorities of the poor⁹ using a holistic and dynamic framework that recognises (the) many complex interactions in rural livelihoods.¹⁰

1.1.1. Concept of 'Sustainable Livelihoods'

Principles and concepts

Sustainable Livelihoods is a way of thinking about the objectives, scope and priorities for development. In order to enhance progress in poverty elimination, SL aims at helping poor people achieve lasting improvements against the indicators of poverty. The effectiveness of development activity can be improved through:

- systematic- but manageable-analysis of poverty and its causes;

⁸ Amartya Sen, "Poverty and Famine (An Essay on Entitlement and Deprivation), 1982, Clarendon Press, Oxford.

⁹ Nasrin Sultana, "Conceptualising Livelihoods of the Extreme Poor", 2003, IMEC, PROSHIKA.

¹⁰ Carney, D. (ed.) (1998): "Sustainable Rural Livelihoods: What contribution can we make?", London, DFID.

- taking a wider and better informed view of the opportunities for development activity, their likely impact and 'fit' with livelihood priorities and
- placing people and the priorities, they define firmly at the centre of analysis and objective setting.

Figure 1: DFID core SL principles

Poverty- focused development activity should be:

- **People** - centred: sustainable poverty elimination will be achieved if external support focuses on what matters of the people. They understand the differences between groups of people and works with them in a way that is congruent with their current livelihoods strategies, social environment and adaptation of ability.
- **Pensive and participatory**: poor people themselves must be key actors in identifying and addressing livelihood priorities. Outsiders need processes that enable them to listen and respond to the poor.
- **Multi level**: poverty elimination is an enormous challenge that will only be overcome by working at multiple levels, ensuring that micro-level activity informs the development of policy and an effective enabling environment.
- **Conducted in partnership**: with both the public and the private sector.
- **Sustainable**: there are four key dimensions to sustainability- economic, institutional, social and environmental. All are important. A balance must be found between them.
- **Dynamic**: external support must recognise the dynamic

nature of livelihood strategies, respond flexible to changes in people's situation, and develop longer-term commitments. SL approaches must be underpinned by a commitment of poverty eradication. Although they can, in theory, be applied to work with any stakeholder group, an implicit principle for DFID is that activities should be designed to maximise livelihood benefits for the poor.

(Source: DFID 1999, p-7)

The core principles that underpin DFID's SL work (Figure 1) can be applied to any type of development activity. It is not necessary to make use of any given analytic framework through there are advantages of doing so. DFID's SL framework is such as analytical tool which provides a structure to help build up the understanding of livelihoods. It is necessary to ensure that external support is congruent with people's livelihood strategies and priorities. It stresses the importance of understanding various livelihood components and factors including:

- the priorities that people identify,
- the different strategies they adopt in pursuit of their priorities,
- the institutions, policies and organisations that determine their access to assets/opportunities and the returns they can achieve:
- their access to social, human, physical, financial and natural capita and their ability to put these to productive use; and
- The context in which they live, including external trends (economic, technological, demographic etc), shocks (natural, or man-made), and seasonality.

1.1.2. Conceptual roots

Sustainable livelihoods (SL) approaches based upon a growing conceptualisation of poverty reduction, the way of living of the poor and the importance of structural and institutional issues have been drawn on three decades by changing views of poverty. In particular, participatory approaches to development have been diversified greatly in the goals to which people aspire and in the livelihood strategies adopting to achieve them. Poverty analysis has highlighted the importance of assets, including social capital, and determining well-being. The joint influences of policy framework and governance much development thinking since the early 1980s, are also reflected in SL. In natural resource management, the community-level institutions and process has always been an influential approach. SL approach emphasised strongly on this issue has been stressed on the understanding and facilitating the micro-macro linkage rather than working only on community level.

1.1.3. Practical roots

Sustainable livelihoods approaches stemming from concerns about the effectiveness of development activity have been observed over the years. In order to eradicate poverty the government and the donors are constantly concentrating their attention towards resources and facilities (water, land, infrastructure etc.) or the structure that provides services (education, livestock services, NGOs) rather than the people themselves, which would be prime concern for development. However, SL approach has taught us to put the people to the centre that assesses the improvement of their life and durability as a

measurement of sustainability of the people's livelihoods. It is anticipated that this refocusing on the poor is likely to make a significant difference to the achievement of poverty elimination goals.

Other concerns about development effectiveness fed into SL approaches including many activities such as unsustainable, isolated sectoral initiatives have limited value while complex cross-sectoral programmes become unmanageable and only success can be achieved if a good to the policy context. It may be ambitious if SL approaches try to redress all these concerns and thereby to improve the effectiveness of development spending.

1.1.4. Organisational roots

There is no single ancestor of SL approach. They have been developed within research institutes (e.g. the Institute of Development Studies), NGOs (e.g. CARE and Oxfam) and donors (DFID and UNDP). In the UK, the Government's White Paper on International Development, published in 1999, marked a period of changing thinking and renewed emphasis on poverty elimination. Commitment to the International Development Targets including the aim to halve proportion of people living in poverty by 2015- has been reaffirmed, giving impetus to the DFID's adoption of SL 'approaches' and use of the SL framework.

Just after dissemination of white paper, a debate grew on how to support the "policy" and actions that promotes the sustainable livelihoods, which is the main objective of the new approach. This led to intensive consultation - carried out by the then Natural resources

Policy and Advisory Department of DFID to operationalise the concept of 'sustainable Livelihoods'.

In 1998, DFID's annual Natural Resource Advisers' Conference (NRAC' 98) "Sustainable Livelihoods Approaches" was first discussed elaborately. There was much enthusiasm for the new idea but there were also some misgivings about the change and the dangers of adopting unproven ways of operation. A particular concern was to avoid 'faddism', by throwing out the old to make way for the new in place of gradual building on lessons learned.

Different people took different idea away from NRAC' 98 and began using these to influence their work, while others inside and outside DFID continued to develop their own thoughts and practices around SL. So what was the situation of knowledge and attitudes to practices with SL approaches in summer, 1999 when NRAC, 99 took place.

- *Knowledge: growing but very uneven.* Some staff- particularly the newer ones- had had no formal introduction to SL approaches. lack of awareness and/or ownership of SL amongst partners (both inside and outside DFID) was noted as a particular challenge.
- *Attitudes: varied from interest and excitement to wariness and caution.* Some, particularly those who had had some success in initial application were committed and enthusiastic about the potential of SL approaches. Others remained sceptical about whether the ideas could be effectively implemented or saw SL as 'window dressing. Raising pertinent questions about practical challenges, all cautioned that SL is not a panacea.

- *Practice: varied and very informative.* Many have not yet applied SL approaches in tangible ways. However several has allowed us to draw early certainly not conclusive – lessons about the application of SL approaches are widely varying contexts with correspondingly varied results. This paper draws on these early experiences.

1.2. Objectives of the Research

The Objectives of this study is discussed below:

- Identify Female-headed Household and estimate their proportion.
- Classify the Different types of Female-headed Households
- Identify the constraint of Female-headed Households through livelihood framework
- Examine the process of emerging a female HH member to a HH head and identify Changing role & responsibility.

1.3. Importance of the Research

From the findings of the recent studies on poverty and development it can be assumed that the Female Headed Households are being excluded and becoming the victim of different kinds of exploitations in the society. For example, they are deprived of services provided by the government, sometimes they are losing control over their land to their kinship, sometimes they are being victimised at their working place, losing network losing social capital, and even for social barriers, and their struggle for survival becomes difficult. It is not only found in non-ethnic communities but also in the ethnic communities. However much light have not yet been fallen on this issue. More attention is needed

for this special group of poor people for the amelioration of their condition. This study aims at drawing the attention of the general people as well as the policy makers to this burning question of the time and also aims to suggest some policy reform that would come to help to the Female-headed households in improving their conditions.

1.4. Review of the literature

The study began with a selective review of the literature related to poverty and the livelihoods of the poor in Bangladesh. For this purpose several secondary published book, journals, articles, literature and unpublished documents from different organizations have been reviewed.

In 1991, Bangladesh Population Census, head of household and headship head of household has been defined as a person who is responsible for managing a family and is recognized by the member of the household to be their head. A head of household may not be the oldest member of the household and not necessarily, a male member head of household may be male or female. In general, the FHH can be defined as a family type maintained by a female. The head of such type of household is a female. The head of female households are generally separated or divorced or abandoned by husband. Sometimes her children may abandon the head. Moreover, migration of husband can make family a female household for a particular period. In addition, death of husband may be resulted in creation of female-headed household. In addition, disability of husband leads a family to a female-headed household.

It is widely accepted that FHHs are more similar to be poor than male Headed Households. Form observation all around the world it is found that "The poorest segment of third world population lives in households headed by women, in which, there are generally no male wage earners".¹¹ In Bangladesh, the female-headed households contend with the demands of economic survival in addition to facing exclusion from kinship systems that treat them as outcasts. Over 15 percent of households are female-headed in rural Bangladesh and they are an acutely vulnerable group.¹² Three-quarters of female-headed households are landless and of these households, one third of female-heads are agricultural labourers.¹³ The same source showed that female-headed households are acutely vulnerable due to the following factors:

- marginal control overland;
- higher dependency on wage earning;
- greater involuntary unemployment;
- lack of literacy or lower level of education;
- greater age of the household head;
- less access to household labour.

In recent years, the number of female-headed households has been growing rapidly throughout the world, in countries with very different socio-economic backgrounds and cultural traditions. The incidence of female-headed households has reached a degree not known before in

¹¹ Michael P. Todaro, "*Economic Development*", Seventh Edition, 2000, Addison-Welsley, London.

¹² S. Aminul Islam, "*The causes of vulnerability in rural Bangladesh*" in *Hands Not Land: How Livelihoods are changing in Rural Bangladesh*", edited by Kaji Ali Toufique and Cats Turton, Bangladesh Institute of Development Studies, Dhaka, 2002, p 135.

¹³ M.A. Mannan, "*Female Headed Households in Bangladesh: strategies for well-being and survival*", CPD, Dhaka.

many countries in North America, in the Caribbean and Latin American countries, in Africa and Europe as well as in Asia.¹⁴ In the United States, Canada, and Northwestern Europe about 20 percent of all households are believed to be headed by women.¹⁵ In the Third World, it is estimated that approximately one third of all households are headed by women.¹⁶ Central America and Sub-Saharan Africa are regions with the highest proportions of female-headed households. In certain countries, the proportion can be as high as about 40%.¹⁷ In Vietnam, data from the 1989 Census have shown that female-headed households in Vietnam are primarily an urban phenomenon. About half of urban households are headed by women whereas only 28 percent of rural households are of this type.¹⁸

¹⁴ Blumberg, Rae Lesser.(1993), "*Poverty Versus "Purse Power": The Political Economy of the Mother-Child Family III*". In *Where Did All the Men Go?* edited by Joan P. Mencher and Anne Okongwu, Westview Press, pp. 13-51.

Heyzer, Noeleen. 1985. *Working Women in Southeast Asia*. Open University Press.

Folbre, Nancy. 1991. *Women on Their Own: Global Patterns of Female Headship*. In *The Women and International Development Annual*, Vol. 2, edited by Rita S. Gallin and Anne Ferguson, Westview Press, pp. 89-126.

¹⁵ Nancy Folbre(1991): "*Women on Their Own: Global Patterns of Female Headship*", In *The Women and International Development Annual*, Vol. 2, edited by Rita S. Gallin and Anne Ferguson, Westview Press, pp. 89-126.

¹⁶ *ibid*

Rosenhouse, Sandra. (1988): "*Identifying the Poor: Is Headship a Useful Concept?*", Paper prepared for joint Population Council and International Center for Research on Women.

Tinker, Irene. 1990. *Persistent Inequalities: Women and World Development*. Oxford University Press.

¹⁷ The case of Jamaica and Barbados –please see Blumberg, Rae Lesser. 1993. *Poverty Versus "Purse Power": The Political Economy of the Mother-Child Family III*. In *Where Did All the Men Go?* edited by Joan P. Mencher and Anne Okongwu, Westview Press, pp. 24

¹⁸ Vu Manh Loi, "*Female-Headed Households in Vietnam*", University of Washington, Center for Studies in Demography and Ecology, 1998.

In the United States, Canada and many other developed countries of Northwestern Europe the incidence of female-headed households is accounted for mainly by the increase in number of divorces, separations, out-of-wedlock single-mother households, and widowhood.¹⁹ In Africa, a large number of female-headed households concentrate in rural areas as "left behind" households caused by male migration to urban areas. In Latin America, it is women who migrate to cities that cause the rise in female headship in urban areas.²⁰ In South Asia widowers and "left behind" wives account for most of female-headed households.²¹

One of the most striking features of the incidence of female-headed households in many countries is that it is disproportionately over-represented among the poor. This is generally true both for developed as well as developing countries.²² In the United States, the poverty rate among female-headed households in 1983 was from three to four times the rate for two-parent households, and female-headed households were much more likely to be poor than aged or disabled

¹⁹ Garfinkel, Vu Manh Loi, and McLanahan, S. S. 1986. *Single Mothers and Their Children: A New American Dilemma*. The Urban Institute Press, Washington, D.C.

Blumberg 1993; Folbre 1991

²⁰ Population Council and International Center for Research on Women. 1988. *Women Headed Households: Issues for Discussion*. Paper prepared for Seminar Series on the Determinants and Consequences of Female Headed Households.

²¹ Mencher, J. P., and Okongwu, A. 1993. *Conclusion: Pulling It All Together*. In *Where Did All the Men Go?* edited by Joan P. Mencher and Anne Okongwu, Westview Press, pp. 273- 280.

²² Nancy Folbre, 1991. *Women on Their Own: Global Patterns of Female Headship*. In *The Women and International Development Annual*, Vol. 2, edited by Rita S. Gallin and Anne Ferguson, Westview Press, pp. 109.

families.²³ In a number of countries in Latin America, such as Brazil, Costa Rica, Peru and Chile the proportions of female-headed households who are poor ranged from 25 to 40 percent--far higher than the poverty rates for other households. Similar statistics can be found in Kenya, Nairobi and Malawi.²⁴

Some survey data taken from the *TGI Latina* survey. This is a survey of 46,244 persons between the ages of 12 and 64 years old in seven Latin American countries (Argentina, Brazil, Chile (Santiago), Colombia, Mexico, Peru (Lima) and Venezuela (Caracas) covering a population. Among these respondents, 24.6% of them live in households, which are headed by a female.²⁵ In the Table 1, the breakdown by household characteristics is shown:

Table 1: Characteristics of Female Headed household in some selected Latin American Countries:

Household Demographic Characteristics	% Households headed by a female
Country	
Argentina	27%
Brazil	26%
Chile (Santiago)	20%
Colombia	31%
Mexico	19%
Peru (Lima)	22%
Venezuela (Caracas)	29%

²³ Garfinkel, Vu Manh Loi, and McLanahan, S. S. 1986. *Single Mothers and Their Children: A New American Dilemma*. The Urban Institute Press, Washington, D.C. p. 14

²⁴ Population Council, and International Center for Research on Women. 1988. *Women Headed Households: Issues for Discussion*. Paper prepared for Seminar Series on the Determinants and Consequences of Female Headed Households. pp. 8-11.

²⁵ Soong, R., "Female-Headed Households in Latin America," 2001.

Socio-economic Level	
Level A (top 10%)	14%
Level B (next 20%)	18%
Level C (next 30%)	25%
Level D (bottom 40%)	30%
Age of Head of Household	
19 years old or under	22%
20 to 24 years	20%
25 to 34 years	20%
35 to 44 years	25%
45 to 54 years	29%
55 to 64 years	32%
65 years or older	32%
Head of Household Employment Status	
Full-time employed	16%
Part-time employed	36%
Unemployed	44%
Student	47%
Retired	31%
Household Size	
1 person	48%
2 persons	37%
3 persons	26%
4 to 6 persons	18%
7 to 9 persons	19%
10 or more persons	21%
TOTAL	25%

(Source: *TGI Latina, 2001*)

In the Table 2 the marital status of female household heads against all household heads are compared:

Table 2: Marital Status of Female Household Heads A Comparison:

Personal Demographic Characteristics	% Among All Heads of Households	% Among Female Heads of Households
Marital Status		
Single	19%	31%
Consensual union	11%	6%
Married	52%	18%
Separated	8%	18%
Divorced	4%	8%
Widowed	7%	18%
TOTAL	100%	100%

(Source: *TGI Latina* 2001)

The most obvious relationship with the presence of female household head is socio-economic level - the incidence increases monotonically with decreasing socio-economic level. Female heads of households are much more likely not to be married.²⁶ These facts and figures may not coincide with that of our country however, it gives a sense how other people around the world are concerned about this issue and how it is getting importance within their socio-economic context.

The percentage of poor single-parent families is 18 percent in Great Britain, 19 percent in Germany, 20 percent in Italy, 21 percent in Norway, 22 percent in France, 25 percent in Switzerland, 40 percent in Ireland, 52 percent in Canada and 63 percent in the United States.²⁷ The percentage of households headed by women increased worldwide in the 1980's. In the Western Europe for example, it grew from 24

²⁶ *ibid.*

²⁷ Morada, H.B., Llaneta, M.A., Pangan, T.N., Pomentil, C.L., "Female-headed households in the Philippines" A paper Presented at the DOLE First Research Conference held on the occupation Safety and Health Center on 5 December 2001, Quezn City.

percent in 1980 to 31 percent in 1990. In the developing world, it varies from less than 20 percent in certain Southern and Southeastern Asian countries to almost 50 percent in certain African countries and the Caribbean. In the Philippines, female household headship increased from 1,568,928 in October 1988 to 2,239,273 in October 1997.²⁸

As in much of the Caribbean, Grenada also has a large number of female-headed households (estimated at around 45%). The report of a 2000 IFAD mission to Grenada shows that the number of *de facto*²⁹ female heads of household is increased by out migration. *De-jure*³⁰ female heads of households are largely single mothers. In spite of the constraints women face, poverty is only slightly higher among female than male-headed households. According to the Poverty Assessment Report of 1999, 52% of poor households were female headed and 48% percent were male headed.³¹

In Asia, scattered evidence also shows a discouraging picture of poverty among female-headed households. In a survey conducted in Kerala, India, it was found that female-headed households constituted 54 percent of "the poorest of the poor" whereas the destitute rate for the whole sample was only 16 percent.³² Therefore, the general

²⁸ *ibid.*

²⁹ Definition *de-facto* female headed household in 4.1.1.

³⁰ Definition *de-jure* female headed household in 4.2.2.

³¹ IFAD. 2000. Grenada: Rural Enterprises Project: Formulation Mission Report. Working Paper I, "Socio-economic and Gender Equity Aspects of the Target Group." Rome.

³² Mencher, Joan P. 1993. *Female-Headed, Female-Supported Households in India: Who Are They and What Are Their Survival Strategies?* In *Where Did All the Men Go?* edited by Joan P. Mencher and Anne Okongwu, Westview Press, p 222.

picture is that female-headed households "constitute a major section of the poor in all countries, and...they might be 'the poorest of them all'".³³

Overseas Development institute identify four dimension of rural change: I) the increasing number of marginal farmers and landless households and the increasingly diverse ways that the rural poor earn a livelihoods, ii) changing geography and demography of poverty-more older, female headed households, people living in low potential areas, lii) the shrinking importance of the agricultural and rural economy in relation to the urban industrial and service economy, and iv) a rural economic environment which is increasingly liberalised, integrated and even globalised.³⁴

In a working paper of Living Standards Measurement study authored by Louat et al (1993)³⁵, it was noted that income and time tend to pave the way for greater poverty incidence of female-headed households. The income patterns of female workers are a bit lower than those of male workers. This phenomenon could be attributed to a) lesser human capital, b) discrimination in the workforce, and c) less physical or financial capital. Women are observed to have less access to financial capital and land ownership than men. Human capital is built both by formal schooling or training and by job-related

³³ Buvinic, M., and Youssef, N. 1978. *Women-Headed Households: The Ignored Factor in Development Planning*. Report submitted to the Office of Women in Development, U.S. Agency for International Development. Washington, D.C.: International Center for Research on Women.. p. 5.

³⁴ Maxwell, S. Uerey, 1998. "Editorial: Poverty and Social Exclusion in North and South", in IDS Bulletin, vol. 29, No. 1.

³⁵ Louat, Frederic; Margaret Grosh, and Jacques Van der Gaag. 1993 Welfare Implications of Female Headship in Jamaican Households. World Bank. ISMS Working p. 96.

experience. Women's lesser human capital leads to lower earnings than men's even in the absence of discrimination. In addition, even when women's human capital is equivalent to men's, gender discrimination in the labor market may lower their earnings markedly. Psacharopoulos, et al.'s (1992)³⁶ comparative study quantifies this phenomenon. Case studies for several Latin American countries have used employment survey data to decompose male-female earnings differentials into the part due to different human capital characteristics and hours worked, and the part, which is due to differential rewards to the same human capital, that is discrimination. Women, in general, spend longer hours combining income-generating activities (be by market or home-based) and domestic chores that contribute to household welfare.

Like many other countries female-headed household has also been a matter of concern for Bangladesh from development's point of view. Table 3 presents the distribution of heads of household by age sex and residence. The Table bellow shows that the heads were predominantly males. Over all about 88.9 percent households were headed by male heads. Male-headed households were more in urban areas than that in rural areas. Proportion of head was lower in the younger age groups, which was the lowest for age group 10-14 for all the areas and for males and females both. This proportion peaked at age 35-39 for the males for all the areas. The peak for females was at age group 40-44 for all the areas. The downward trend for higher age group could be due to shifting of headship to next generation.

³⁶ Psacharopoulos, George et al. 1992 *Women's Employment and Pay in Latin America: Overview and Methodology*. Washington, D.C. World Bank.

Table 3: Age-Sex Distribution of Head of household, 1991:

All age	Bangladesh			Rural			Urban		
	B.S.	Male	Female	B.S.	Male	Female	B.S.	Male	Female
	100.00	88.91	11.09	100.00	88.59	11.41	100.00	91.58	8.42
10-14	0.06	0.05	0.01	0.06	0.05	0.01	0.04	0.02	0.02
15-19	0.43	0.37	0.06	0.43	0.37	0.06	0.46	0.35	0.11
20-24	3.19	2.81	0.38	3.22	2.83	0.39	2.99	2.63	0.36
25-29	10.17	9.27	0.90	10.15	9.23	0.92	10.40	9.62	0.78
30-34	13.97	12.75	1.22	13.80	12.55	1.25	15.36	14.42	0.94
35-39	15.97	<u>14.55</u>	1.42	15.71	14.26	1.45	18.16	17.02	1.14
40-44	13.59	12.09	<u>1.50</u>	13.41	11.88	1.53	15.03	13.81	1.22
45-49	11.09	9.85	1.24	11.00	9.73	1.27	11.75	10.81	0.94
50-54	9.70	8.30	1.40	9.79	8.35	1.44	8.96	7.91	1.05
55-59	6.24	5.44	0.80	6.31	5.48	0.83	5.64	5.12	0.52
60-64	6.64	5.58	1.06	6.84	5.73	1.11	4.99	4.30	0.69
65 & over	18.95	7.85	1.10	9.28	8.12	1.16	6.22	5.57	0.65

(Source: BBS, 1991)

Note: B.S. stands for both sexes.

Headship rate, that is, proportion of head out of total population of same age group is shown in the Table 4. This Table shows that overall 46.28% of total males and 6.21% of total females of 10 years and

over were heads of the households. This finding in collaboration with the findings of 3 gives a sense that the average household size of the female-headed household is smaller than that of the male-headed household. The headship rate was higher in rural areas for both males and females. This rate increased with the increase of age up to 50-56 years for both the sexes and for all areas except for urban males. Female headship rate was higher for rural areas for almost all the age groups except the < 15 age group (BBS, 1991).

Table 4: Age Specific Headship Rate by Sex, 1991:

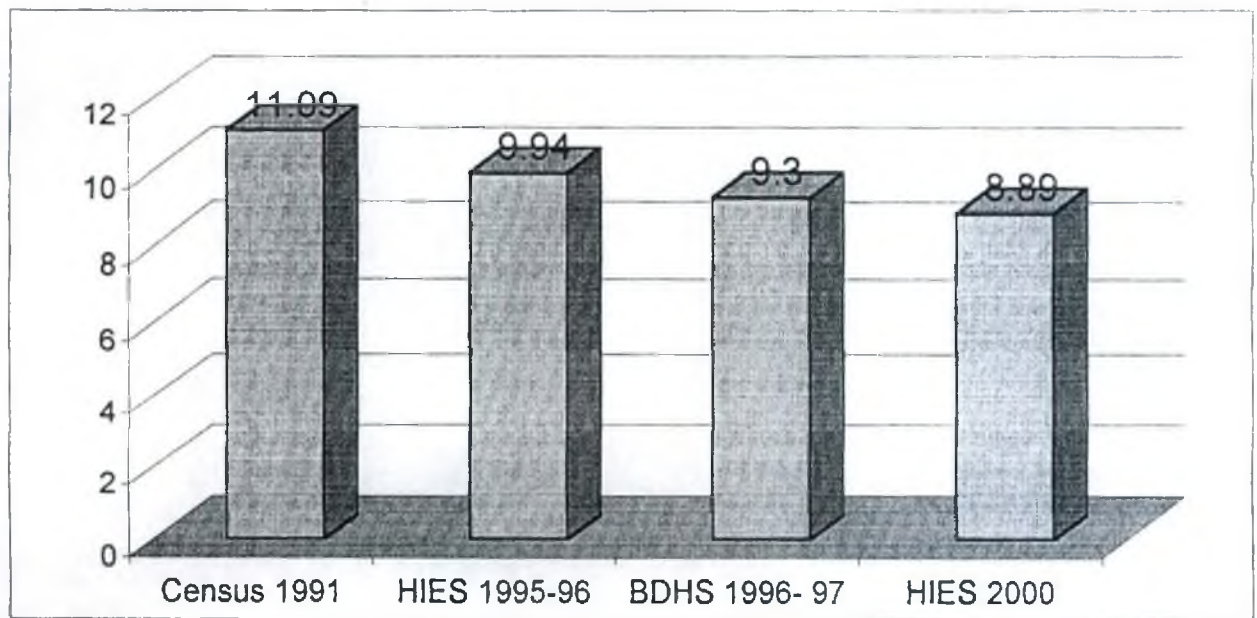
Age group	Bangladesh		Rural		Urban	
	Male	Female	Male	Female	Male	Female
All ages	46.28	6.21	46.42	6.44	45.22	4.39
< 15	0.12	0.03	0.13	0.02	0.06	0.05
15-19	1.46	0.29	1.49	0.27	1.30	0.04
20-24	13.54	1.70	13.92	1.76	10.92	1.30
25-29	48.26	3.87	48.63	3.99	45.52	3.00
30-34	73.71	6.98	73.69	7.23	73.83	5.03
35-39	86.01	9.39	85.76	9.61	87.81	7.30
40-44	92.09	13.71	92.04	13.99	92.44	11.24
45-49	95.05	13.54	95.13	13.78	94.39	11.37
50-54	95.58	18.54	95.80	18.76	93.78	16.28
55-59	94.88	16.04	95.07	16.32	93.36	13.06
60-64	92.47	20.59	92.89	20.96	88.12	16.67
65 & over	83.92	15.89	84.54	16.21	76.98	12.28

(Source: BBS, 1991)

The above-mentioned statistics are some rare examples from Bangladeshi national statistics focus on the issue of female-headed household. However, most of the national statistics have undermined or neglected this feature. A few, though focused this issue, are not

much systematic and some times contradict with each other. For example a BIDS publication claims the proportion of FHH to be 15%³⁷ while HIES 200 claims it to be 8.89%. Again, while the whole world is concern about increasing trend of FHH³⁸ the national statistics of Bangladesh show, surprising and contrary to the world wide experience, a declining trend in the proportion of FHH as shown in the figure 2 below:

Figure 2: Proportion of FHH in Bangladesh in Different year³⁹:



³⁷ S. Aminul Islam: "The causes of vulnerability in Rural Bangladesh", in *Hands not Land: How Livelihoods are changing in Rural Bangladesh*, edited by Kaji Ali Toufique and Cate Turton, Bangladesh Institute of Development Studies (BIDS), Dhaka, 2002, p. 135.

³⁸ Maxwell, S. Uerey, 1998. "Editorial: Poverty and Social Exclusion in North and South", in *IDS Bulletin*, vol. 29, No. 1.

³⁹ Mitra, S. N., Ahmed Al-Sabir, Anne R. Cross, and Kanta Jamil, 1997, "Bangladesh Demographic and Health Survey", 1996-1997, Dhaka and Claventos, Many Land: National Training (NIPORT), Mitra and Associates and Macro International Inc.

However, none, of the sources of the national statistics shows details poverty analysis on the basis of the headship of the HH. Therefore, comparing the national statistics and outsiders views this conclusion can be drawn that the national statistics have not given proper attention to the issue. However, on the basis of non-government sources the following conclusions can be drawn on female-headed household.

1. Female-headed household are more likely to live in Poverty.⁴⁰
2. Death, separation, divorces or abandoned by male head of the family deteriorates poor household's livelihoods.⁴¹
3. FHH along with some other poor classis could not take the advantage of new opportunities like green revolution of 1970's.⁴²
4. FHH has less access to livelihood assets especially to human assets.⁴³

Several factors explain this correlation. Firstly, these households have a larger number of persons to care for (high dependency ratio) that is a greater proportion of person who is not working (children and elderly). Secondly, they are, by definition, supported principally by women whose average revenue is lower than that of men with less access to lucrative employment and to productive resources such as

⁴⁰ Kaji Ali Toufique and Cate Turton, "How Livelihoods are changing in Rural Bangladesh", Bangladesh Institute of Development Studies (BIDS), Dhaka, 2002, p. 15.

⁴¹ Siddiqui, K., Jagatpur 1977-97: *Poverty and Social Change in Rural Bangladesh*, University Press Ltd, Dhaka, 2000.

⁴² S. Aminul Islam: "The causes of vulnerability in Rural Bangladesh", in *Hands not Land: How Livelihoods are changing in Rural Bangladesh*, edited by Kaji Ali Toufique and Cate Turton, Bangladesh Institute of Development Studies (BIDS), Dhaka, 2002, p. 135.

⁴³ Ibid, Louat, Frederic; Margaret Grosh, and Jacques Van der Gaag. 1993 *Welfare Implications of Female Headship in Jamaican Households*. World Bank. ISMS Working p. 96.

land, credit technology and training, and access to services. Thirdly, female heads of households must also assume family responsibilities by themselves and, especially in developing countries, meet day-to-day needs, which force women to choose jobs or types of work which are not well-paid (often at home) but which offer conditions greater compatibility with children's education, household obligations and domestic activities.

1.5. Hypothesis

This study initially states the following hypotheses, which aims to verify through the field investigation. The hypotheses are:

1. If a poor family is female headed then it is more likely that the household belongs to extreme poor group.
2. All the Female Headed Households do not resemble. Therefore, within the Female Headed Households, there exists a variation in poverty structure within this group.

If a household is female headed then it has less access to the Livelihood Capital Assets than the male-headed households of similar economic status. Therefore, its struggle for survival becomes harder.

3. The mobility of female-heads is comparatively high and they are more vocal than other women.
4. If a woman is the head of the family then her role and responsibility is quite different from that of the female members of the male-headed households (when age, education, social context etc. are all the similar) although this change may vary from one type of FHH to another.

1.6. Limitation of the Research

However, this study aims at exploring the livelihoods of the female-headed households in Bangladesh, due to funding and time constraints it was not possible for the researcher to conduct extensive fieldwork over several sites around the country to get a representative data for the whole country. Moreover, the external sources that could provide data to meet the objectives of this study are not adequate. For the information on any particular issue, the researcher had to review several publications, therefore, the analysis sometimes become scatter. Sometimes, through a trend analysis, a specific situation could expressed in more meaningful way, but it could not be done in that manner due to the lack of time series data. This problem was faced repeatedly as the major sources of data (BBS for example) did not focus on headship in their past publications.

CHAPTER TWO:

METHODOLOGY (*PRIMARY & SECONDARY*)

Both qualitative and quantitative approaches have been applied in this study. Mainly for identification and estimation of the proportion of Female Headed Households, the quantitative approach has been applied. For the classification and analysis of the constraints faced by the Female Headed Household, and getting idea about the process through which a female family member becomes a head of a family, qualitative approach have been applied. To complement the findings secondary data has been used.

This study concentrates its field exploration within one purposively selected union⁴⁴ (consists of 8 chars⁴⁵ and 41 villages). If N be the number of total households in the eight villages among which n households are female headed then a biased (due to selection of study area) but consistent estimate of the proportion of Female Headed Household can be given as:

$$p = \frac{n}{N} * 100 \dots\dots\dots (5.1)$$

Suitable Participatory Rural Appraisal (PRA) tools/techniques have been applied for qualitative data gathering and analysis regarding to classification of Female Headed Households, observing their

⁴⁴ Union means administrative unit below *Thana*, with a Chairman also elected representative.

⁴⁵ The people living on the river islands(chars). An island formed by sediment deposits.

constraints and prospects and explaining the process through which a female family member becomes the head of the household.

As this study concentrates, its field within one Union for quantitative information on identification of female-headed household a list of all households in *Gabsara* Union was collected from the Union *Parishad*. In the list the female-headed household were identified as " *Sunnya Khana*" (Nill Household). In that household list a total of 5503 HH was listed among which 107 were female-headed household. However this female headed (107), households were only *de-jure* female-headed households. *De-facto* female-headed households were not mentioned in that list. Nevertheless, to get a complete picture, *de-facto* should be traced. Therefore, to get an idea about both types of female-headed household on FGD was conducted with the char people. From the FGD it was found that 40% of the male-headed households shown in that list were *de-facto* female-headed household. Considering them total FHH becomes $(107 + 5396 \times 40\%)$ i.e. $(107 + 2158)$ implies 2255 (40.9%) female-headed households were estimated.

Qualitative information on the dynamics of female-headed household 3 FGDs are conducted and 11 case studies were collected. FGD's were arranged with the help of JCDP⁴⁶ staff. In the FGD, the participants were requested to select some of the FHH either from the list or from their own perception whose lives are most eventful. They did so and explained the reasons why they selected them. Then, from their selection, a number of female-headed households were selected for case study considering communication, time constraint and

⁴⁶ Jamuna Char Integrated Development Project(JCDP), an NGO working with the char dwellers at Gabsara Union.

diversification of events. Then the same technique was applied in the FGD with JCDP staff and some other female-headed households were selected. Through these FGDs with two different groups of people a total of 9 female-headed households were finally selected and their case studies were collected.

Again, the sites for FGD were selected in such a manner that maximum information about the livelihoods of the char people can be collected with minimums effort. Therefore one FGD was conducted at Gobindashi, a central point the communication of the union where all char people gathers, buy and sell goods/commodities, UP office is situated, above all this is the main channel for going *thana shadar* and *thana* office for the char people. Another FGD was conducted at Rulipara, the oldest Char (existing for 27 years) in the union. In addition, the third FGD was conducted at Gobindapur, the smallest char (existing for 3 years) in the union. Apart from one GD was conducted with JCDP staff to get an observer's view on the char livelihoods.

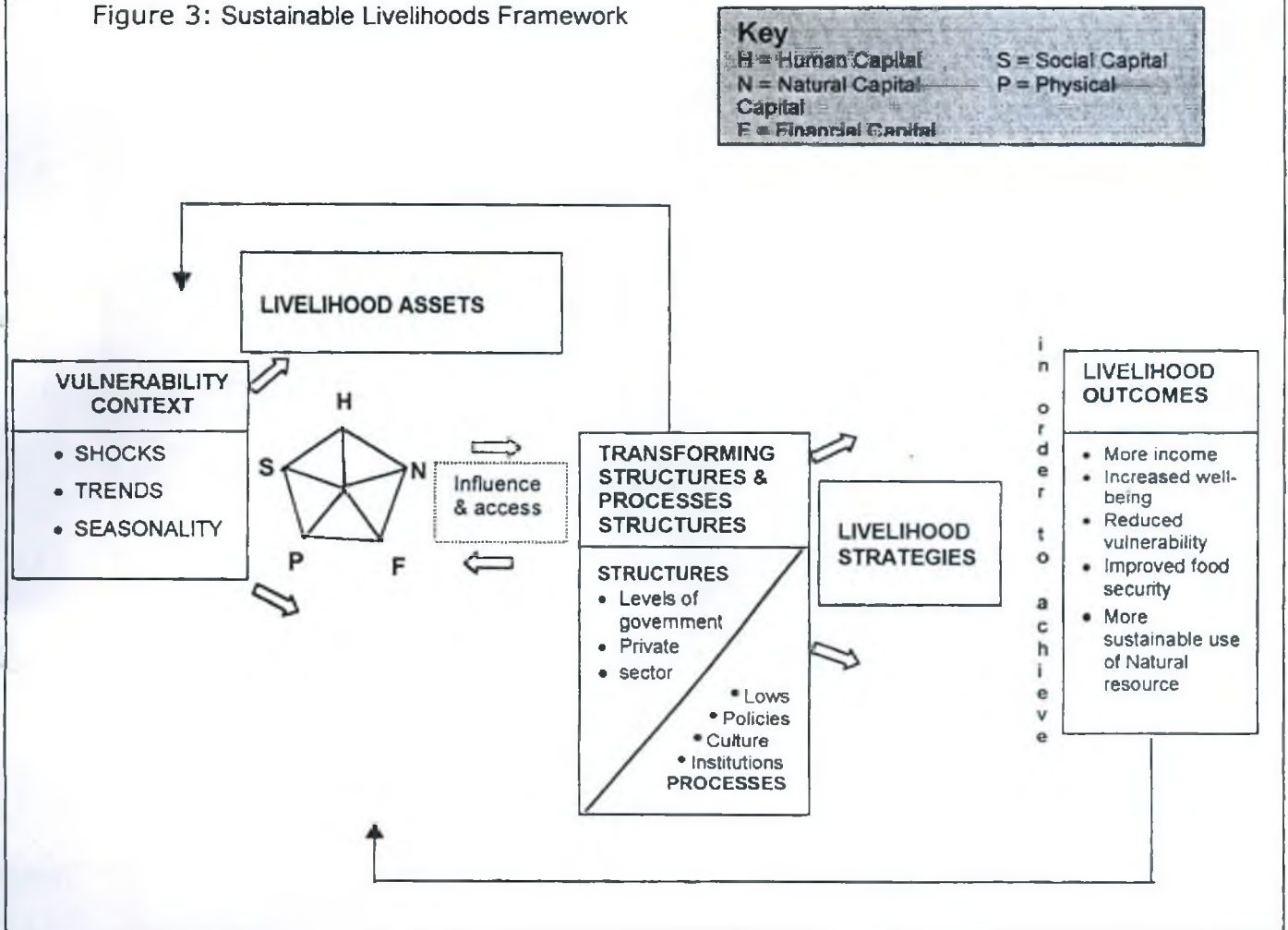
2.1. Methodological Approach

Sustainable Livelihood Framework (SLF) has been used as the analytical tool for this research. Female-headed households' Livelihoods have been observed and assessed through their access to livelihoods assets (human capital, natural capital, financial capital, social capital and physical capital), the strategies they adopt, the context of vulnerability they are living in and the policies and institutions that shapes their decision and the outcomes the spire to.

2.1.1. Assets

- *Natural*: Quality of water, Soil quality, Cropping intensity, Access to other environmental resources (wild foods, fodder, aquatic resources, forest products, trees)
- *Physical*: Access to land, Infrastructures (dams, dikes, bridges/culverts, market, electricity, schools, mosques/shrines, health clinics, good road network), Commercial assets, Transport (rickshaw, bicycle, motorbike, rickshaw van, bullock cart, cattle, jewellery, TV, radio)
- *Human*: Literacy & numeracy levels (adults and children), school attendance by sex, stipend, disease episodes, illness, skills, occupations (primary & secondary), disability, dependency ratio, wage status by gender, women mobility
- *Social*: Participation in community initiatives, NGO membership, Incidence of theft, Union *Parishad* membership, VGD card membership, gifts to friends and relatives, access to extension agent, interactions with the private sector, access to share lands and share animals;
- *Financial & economic*: Sources of credit and size, Remittances, loans to neighbours.

Figure 3: Sustainable Livelihoods Framework



(Source: DFID, 1999)

2.2. Tools Used

As this study incorporated both qualitative and quantitative techniques, hence, for gathering different types of data several quantitative and qualitative data collection tools have been used. The most prominently used were general group discussions (GD), focus

group discussions (FGD), observation, key informant interview and in-depth semi-structured interviews.

Group discussions were carried out to get general information about particular themes of the livelihoods study. Focus group discussions with women and men were also used to probe for information regarding various related issues.

In-depth interviews with individuals were also carried out to collect life histories and detailed information on their livelihoods. General observations were important for learning about people's behaviour, the physical infrastructure, resources, and lifestyles.

2.3. Research Area & Its Location

The study area consists of one union named Gabsara in Bhuapur *thana*⁴⁷ under Tangail District⁴⁸. The logic behind selecting this union was that, keeping the funding and time constraints in mind, the researcher had to select an area where there is a high probability of getting a good number of female headed household so that the researcher could have an opportunity to observe as many dimensions of livelihoods as possible within a certain small geographical area. Again it is revealed from many studies that the female-headed households are more likely to be poor.⁴⁹ As the concentration of

⁴⁷ Thana means administrative unit below District

⁴⁸ District means administrative unit with a "Deputy Commissioner" as representative

⁴⁹ Kaji Ali Toufique and Cate Turton, "*How Livelihoods are changing in Rural Bangladesh*", Bangladesh Institute of Development Studies (BIDS), Dhaka, 2002.

poverty is very high in char area.⁵⁰ Hence there should be comparatively high proportion of FHH in char areas. Moreover, an institutional support from JCDP for the researcher in the Jamuna Char was an advantage in managing the fieldwork. Considering all the above factors the Gabsara union was purposively selected for this study as research area.

The Gabsara union⁵¹ belongs to the Bhuapur *thana* in the district of Tangail. Bhuapur lies approximately 150 kilometres north of Dhaka and eight kilometres from the east bank of the Jamuna river. The harbour of Bhuapur, Gobindasi, is the starting port for river transport to the chars of the region. There the Jamuna River is approximately twelve kilometres wide and divides into several channels, which flow round both large and small chars. The chars researcher visited was all about chars within the Union. In summer it can be reached in approximately five hours by boat, and from the beginning of December after one to two hours walk across the dried out river bed from one char to another char at Gabshara union. According to its inhabitants the union has eight chars, in eights chars there are 41 villages. 26,525 people live in the union. Most of them are Muslim a few are Hindus. In the union, some of chars are facing erosion. The majority people of the union earn their living from agriculture. Farmers who are shortly unable to utilise their land, because it is under water, fall back on their

⁵⁰ Majibul Huq Dulu, "The Experience of Jamuna Bridge: Issues and Perspectives", *Demanding Accountability: civil-society claims and the World Bank Inspection Panel*, edited by Dana Clark, Jonathan Fox, Kay Treakle, 2003, pp-93-113,

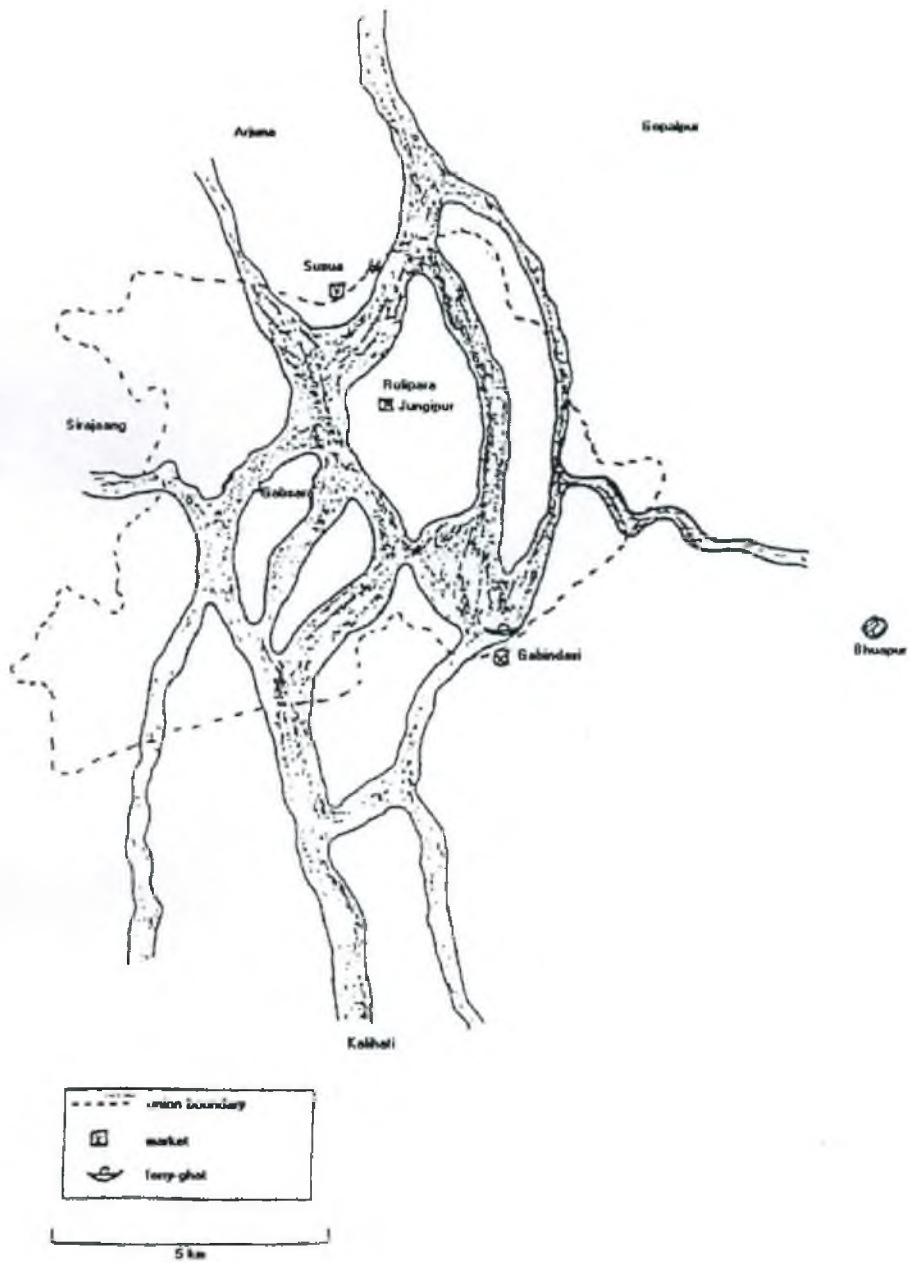
⁵¹ See Figure 1 . There was no usable map, a social map is included. This map was drawn by Wazzad Sharker and the Char dwellers helped to make it up to date. For reasons of clarity, only the places relevant to this study are detailed. The shape and position of the chars changes constantly, the map can only be an approximation of the region.

sources of income, such as fishing, maidservant, day labourer, rickshaw/van puller, agri-labourer, (FGD). Four days a week, there is a hut in union, which is attended by people from the surrounding Chars and union, and traders from the mainland. Vegetables, fruits, simple consumer goods, medicines are on offer. Except the market days, groceries can be purchased from 125 small shops, which open on demand. The union has nineteen primary schools, two high schools, and four *Madrasas* attended by children from neighbouring villages as well⁵². According to NGO statistics, about half of all children regularly attend school. Government has also built a new community clinic (yet to be opened). For more information about the char, please see chapter-3.

⁵² One high school and two primary school have given by JCDP.



Map of the Gabsara Union



CHAPTER THREE:

A SNAPSHOT OF THE STUDY AREA

3.1. Resource, livelihood and way of life of FHH: Findings from the study area:

In Char areas, the most important natural asset is usually land, and [functional] landlessness is increasing owing to the consequences of erosion. Poor people are often locked into patron-client relationships (e.g. sharecropping), which prevent their excessive resources on remunerative terms. Female-headed households, (the poorest of the poor), hardly have land of their own. Those who have land, their daughters do not inherit her land and land often reverts to the husband's family on his death.

Their main source of income is agriculture supplemented by animal husbandry, small businesses and fishing. Little is known about the population, the *choira*, as the Jamuna chars are regarded as a dangerous and barely accessible region, due to the natural conditions: during the summer, strong currents and thunderstorms make boat trips a hazardous undertaking, and in winter, one has to rely on walking, as the riverbed is too sandy for vehicles. However, it is not only their isolation, but also turns the chars into a blind spot. The word "*choiras*" also plays a part in their social life, they are regarded as

primitive, backwards, violent, and the term *choira* itself has negative connotations.⁵³

Inhabitants of the char in particular go to the Gobindasi, Rulipara and Shushua markets⁵⁴. The Shushua market takes place once a week, the Gobindasi and Rulipara markets twice a week. From the FGD, villagers go to market on average four days out of seven each week. Gobindasi and Rulipara are the most popular and the Shushua market is visited about once a month. Going to market in Gobindasi and Shushua are difficult and time consuming. Particularly after the riverbed has dried up, all char dwellers leave early in the afternoon and return only as darkness begins to fall.⁵⁵ They buy salt, *gur* (sugar molasses), oil, kerosene, fish, betel and consumer goods, which they cannot obtain on the char. They also buy goods, which are also available. Almost all the farmers of the Char usually go to market not only to buy and sell goods but also to maintain social network with the neighbouring people. Basically market plays a very important role in building up social relation for the Char people. Of all the markets, Gobindasi is the most important one of the region. It is visited both by traders from local unions and different part of the country. It is renowned for livestock selling point.

The land, which the poor people have/possess, is of the poorest type (e.g. remoteness from the market, low fertility, lack of irrigation potential) and the poor are often victimised by negative trends (e.g.

⁵³ Hanna Schmuck Widmann, "Facing the Jamuna River, Indigenous and engineering knowledge in Bangladesh", Bangladesh Resource Centre for Indigenous Knowledge, June, 2001.

⁵⁴ please See social map page 27 & 28.

⁵⁵ Schmuck, H.W. (1996): "Living with the Floods, Survival Strategies of Char-Dwellers in Bangladesh", Berlin: FDCL.

erosion, desertification, fertility depletion). For example most of the people whom were interviewed (please see appendix 1, case studies) have either no land or land has gone under water due to erosion. Even some of them have no homestead at all. For example:

Twenty years old female named Alea Begum, she is abandoned by her husband for four years. Her husband named Moina Mondal. She has one son and one daughter. She has a few lands under the Jamuna River. When the Char become sandbar, she will get again her husbands lands.

(Source: Appendix 1, Case Study 2)

Rural poverty (in char areas) also strongly manifests itself in the lack of the physical assets such as road communication, high speed water freights, market, school/college, NGO as well as other personal and household assets. It also manifests itself in the lack of those household assets that either complement land ownership (e.g. draught animals, ploughs and other farm equipment) or substitute for it (e.g. domestic animals that can be stall-fed, tools and machinery of other trades). Lack of access to land and physical assets deprives poor people of a means of saving, a form of insurance, and a means of securing loans, thus increasing their vulnerability to shocks and setbacks. Lack of access to education prevents poor people from enhancing their human capital and earning capacity. The more positive type of social asset contributes to both equity and economic development in a number of ways. In the first place, it improves the efficiency of economic relations by reducing transaction costs. Secondly, it improves

efficiency in the management of community resources. Thirdly, as was mentioned earlier, it can both substitute for collateral and reduce the cost of lending to poor people. Finally, social networks facilitate the transmission of knowledge and thus open out new livelihood opportunities.

Table 5: Influencing Livelihoods Capital Assets:

Asset	
Population	26,525(UP)
Literacy Rate	less than 15% ⁵⁶
Culture/ Religion	Islam, Hindu,
Human Assets	political party, political leader, <i>Union Parishad</i> , health, skills and knowledge
Natural resources	land, water, sand, bamboo, catkin, trees, livestock
Physical Environment	shop, straw tin made housing, <i>katcha</i> latrine/open field, <i>Katcha</i> road, deep tube well, mosque, community hospital, NGO's, High school, Primary school, bazaar, and bamboo, straw, tin, and catkin made house,
Financial Assets	Wage (cash and kind), credit, remittance, savings
Social Assets	Samaj, <i>Matbar</i> , middlemen, land owner, leaders of the local government institutions.

(Source: FGD)

⁵⁶ Source: A Survey(Unpublished) conducted by NGO, JCDP in 1998.

Natural assets refer to natural resources such as land, forests, water and pastures from which people can derive all or part of their livelihoods.

Physical assets refer to both (a) privately-owned producer goods such as farm animals, tools, machinery, buildings and equipment that can be used to increase labour and land productivity and (b) the public goods that make up the economic infrastructure of a country (e.g. roads, market places, electricity supply) and its social infrastructure (e.g. clinics, schools, hospitals).

Financial assets refer to people's access to cash; both in the form of income and in the form of cash savings and stocks of liquid assets that can be converted into cash in times of need.

Human assets refer to both the health and nutritional levels necessary for sustained labour input and the educational standards and skill levels that make this labour productive.

Social assets are the social relationships, which people can draw upon in order to expand their livelihood horizons. They include kinship and friendship ties, patron-client and other feudalistic relations, membership of formal groups, various types of reciprocal arrangements and relations built up through trust, for example those between buyers and sellers.

3.2. Analysis of the nature and extent of poverty

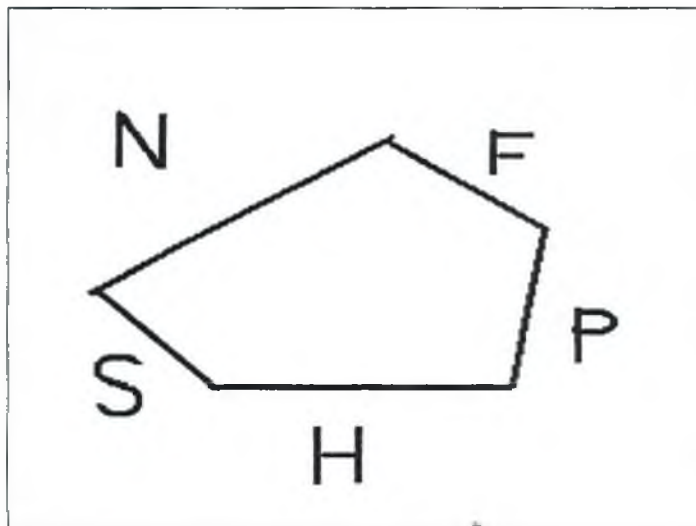
The nature of poverty varies across regions, although differences are often apparent even when aggregated at the regional level. Understanding these differences require an assessment of some of the broader dimensions of poverty, going beyond levels of income and consumption. The *basic needs* approach was the first to break conventional boundaries, but it gave way in turn to the *capital assets* and *sustainable livelihoods* views of the poverty issue. These new lenses have focused with growing clarity on other aspects of poverty, such as people's health and nutritional status, their literacy, education, access to productive assets, and even their sense of 'voice' vis-à-vis other members of the household or community: terms in which the poor themselves often tend to view their own condition.

Traditional ways of measuring poverty present an incomplete picture because they assess the problem in income or consumption terms only. Dissatisfaction with this led to the concept of basic needs, which added such needs as health and education. Livelihood approach on the other hand stresses the vulnerability of the poor springing from of their lack of capital assets human, natural, financial, social and physical. These are the basic building blocks from which, individuals and households can build sustainable livelihoods.

From livelihood point of view, most of the char dwellers' condition is most deserving. They have less physical assets, poor human asset, less social asset, and less financial asset. Though they have a plenty of natural resources, the river abounds with aquatic resources that hardly

come any help to them. Rather the river destroys their arable land, homestead and hinders their communication. Considering all these facts, they can be classified as the most vulnerable group of people in the country. From a judgemental consideration, their resource pentagon can be drawn in Figure-4, an unbalanced pentagon.

Figure 4: Livelihood Resource Pentagon of the char Dwellers:



Chapter Four:

Background of Female Headed Household

" I am poor, I am old, I am woman, - so no-one wants me. I am alone."- Shahatan a Widow

Riverine chars possess a very limited resource except lands that naturally play a very important and vital role in shaping lives and livelihood of the char dwellers. Huge river training works have posed serious threats turning the cultivable and homestead lands of char dwellers enormously vulnerable to sudden erosion and flood. Consequently, the people living in the chars for generations had to experience a number of rapid and extensive changes with regard to their occupation.

Such a situation has forced char dwellers to have a shift from their traditional occupations and at the same time, has significantly limited scopes of earning money. Gabsara is one of the largest Union in the Jamuna Char where 60% poor people live and this number of Household is 5305(UP, 2000). According to their opinion, every household has 5 to 8 members on average. Within the union, there are 107 women headed households. This study also came up with findings that there was a high incidence of female-headed households among the extreme poor.

This chapter takes into account the criteria of women-headed households. Among the women heading households, some are divorced or widows, some have disabled husbands, some live with their husbands' or natal families, some have nuclear families or single-member households, a few have migrated husbands or husbands who are present but do not financially contribute to the households even one female head is found living with fictive who is another destitute woman (please see Appendix 1, Case Study 3). Women have to temporarily take control of their families when their men migrate to distant places but sometimes they along with their children are left alone for a long period. The study finds that men of a few families have been suffering from chronic illness for more than a year.

4.1. Characteristics

This section takes into account the criteria of women-headed households. Among the women heading households, some are divorced or widows, some have disabled husbands, some live with their husbands' or natal families, some have nuclear families or single-member households, a few have migrated husbands or husbands who are present but do not financially contribute to the households. Women have to temporarily take control of their families when their men migrate to distant places but sometimes they along with their children are left alone for a long period. The study finds that men of a few families have been suffering from chronic illness for more than a year. A BIDS study (Hossain and Hossain, 1995) has divided the female-headed households into two groups: *de-facto* and *de-jure*. In a *de-facto* female-headed household, a female is the head because there is no adult male in the household. Such females include the widowed,

divorced or abandoned women. In case of a *de-jure* household, a female is the household head in the absence of the male earning member who has migrated out of the village for employment. *De-facto* female-headed household is inferior to *de-jure*. A few numbers of female-headed households are being omitted if the above mentioned categories are considered only because there are some other category of female-headed households remaining in every district in Bangladesh, dual headed household for example (please see appendix 1, Case Study-3). There are several types of female-headed households in the Union. The FHH study may fall in the following classes:

4.2. Different types (De-facto & De-Jure)

A household may become woman headed for several reasons. Among them the main reasons are divorced or disable husband, death of husband, some live with their husband's family or some with their natal family or sometime they make a nuclear family, or single headed household and some of them are migrated of members, and men who are present but not contributing financially to the household. Male migration that leads to the creation of Female-headed Households are usually for certain seasons, but sometimes for longer leaving women have to fend for themselves and their children. Among the female heads in the char the total incidences of 54 widows, 6 separation, 30 Divorced and 17 abandoned were found (source: Household list provided by the respective UP) while incidence of migration was reported 40%(FGD).

There are two categories of Female-headed Households. One is *De-facto* and another is *De-jure*. This classification is discussed below:

4.2.1. De-facto

De-facto Households are defined as those, who normally work and live outside the village and occasionally visit the household. In addition, there are no close male relatives (such as father, son or brother of the male migrant) between the ages of 18-70 years living as permanent members of the household. The oldest adult female member is then taken as the head of household and this is normally the wife/mother of the absent male head. (Male migration that leads to the creation of Female Headed Households is usually for certain seasons, but sometimes for longer, leaving women to fend for themselves and their children).

Single Headed Household

Firstly, a mother living together with her disabled children or children unable to render help or may have husband, brothers and sisters even parents not willing to assist her is entitled a single headed family. Secondly, Female-headed household, especially those living with children who are too young to work or care for themselves, are particularly known as vulnerable. These households may have lower incomes, fewer work options, and reduced labour power. Women within the household are expected to eat only after everyone else has finished eating, and during times of shortage, women may be left with virtually nothing to eat at all. For example:

Shurzo Begum, a single headed woman, husband's Name's Mohmod Sanowar, Village: Rehai Gabshara, Post: G. Rampur, Thana: Bhuapur, District: Tangail. She has two sisters and four brothers. She has a child. She got married with dowry around 3,000tk. Her husband has three brothers and one sister. Seven years ago, her husband was sent to jail for committing a murder. Her husband killed her father-in-law.

(Source: Appendix 1, Case Study 8)

Migration of husband

Migration can bring several risks to the household. Migration-work can be dangerous for both the migrant worker and the family that is dependent on remittance-income. Remittance-payments themselves can be irregular. Sometimes migration is risky for the migrant himself. Firstly, their wives of these families are not considered as Female-headed household. Therefore, they (wives) cannot deal with the intra-household affairs and/or the voice of that households are neglected at community level. Secondly, Over and over again, women alone take crucial decisions in few families while husbands of those families are migrated to elsewhere being engaged in income generating activities to survive their families. However, sometimes such migrated husbands play an important role in decision-making of these families during the period of migration. These types of families are also considered as dual headed FHH where both husband and wife play roles in various family

affairs including decision-making. In the study area, 40% female husbands migrated. For instance:

Joybanu age 50, she is living village of Rehai Gabsara, Rulipara Char, Gabsara Union. Her husband named Mojibor. She has no child. Three years ago she adopted a daughter when that girl was 20 days. The girl was born in a neighbouring village named Char Bahariin of MagerPatol union. Her daughter knows it that she is adapted from neighbouring village. Joybanu's mother lives with her. She is a widow. Her husband is a day labourer. When he can not manage the work in the village or near the neighbouring village, he goes to other District to do some work. He works there as a day labourer.

(Source: Appendix 1, Case Study 4)

Disabled husband

It is found that some families where husbands are disabled and unable to involve in any income generating activities. These types of families are totally maintained by wives. The wives earn money to survive their families. Furthermore, they play crucial roles in decision-making within family. Head of the FHH supports and cares for their children and husband. For instance:

Dilkusha Begum, living with a Disabled husband, Father's Name: Malek Sarker, Village: Gopinathpur, Post: G.

Rampur, Thana: Bhuapur, District: Tangail. She has two sons and one daughter. Her husband Bashir Ali, 30, has a disability. She is a homemaker, is 25 years old. They have two daughters, Dulana Khatun and Selina Khatun. He is a fisherman. Bashir says that his right leg became infected with a disease that caused the flesh putrefied.

(Source: Appendix 1, Case Study 9)

4.2.2. De-jure

De-jure households are defined as those with no males over 18 years of age present in the household. This includes widowed, divorced and abandoned women who are solely responsible for their own and their children's survival.

Divorced

Divorced women are another prominent category of female-headed households, and they are particularly vulnerable to poverty. A man may take his social networks with him, leaving his ex-wife to cope only with her own. In addition, a divorced woman typically has restricted access to the very basic household necessities such as housing and land for food production. Divorced women's excess of income is hampered by range of factors including lack of child support from the ex-husband or his family. They also have limited employment opportunities due to demands of child-rearing and pre-existing occupational segregation of women to low-income, low-security jobs. Moreover, Muslim law allows instant divorce but this is illegal in

Bangladesh and leave women without a husband after a relatively minor disagreement. Finally, divorced women may face strong cultural stigmatisation due to their divorced status. For instance:

Rashida is a divorced woman of age 40 of Gupinathpur Village under Gabsara Union. She was married to a hilly area in Nandail (in Mymensingh District) in 1981. She had been passing her days with pleasure in her husband's house for a period after her marriage. Unfortunately, her husband got some wicked circle when he started taking narcotics and became addicted. Day after day, he became unable to work and was dozing numbness in the street. She got ashamed and it hampered her prestige. Her parents and brothers managed her to divorce her husband. It is worth noting here that at that time she had one daughter. She took her daughter to her father's house.

(Source: Appendix 1, Case Study 1)

Abandoned

Abandoned females by husbands or children appears to be exceedingly common in some parts of the chars. Perhaps more so amongst poorer communities, and can itself occur for variety of common reasons. One is the failure of the bride's family to pay dowry. Another occurs when husbands who have migrated for labour and fail to return. Some households are totally run and maintained by woman. During such situation, women are to take all the responsibilities including earning money and supporting financially. For instance:

Twenty years old female named Alea Begum, had been abandoned by her husband since last four years. Her husband's name is Moina Mondal. She has one son and one daughter. A piece of land she possesses has all gone under the Jamuna River. She has some cattle (goat, hen, and duck) and also has small garden. She sells it in the village and market. This is her only earning source to maintain her livelihoods. For three years, her relatives help her to sell it, now her six-year-old son helps her in selling vegetables.

(Source: Appendix 1, Case Study 2)

Separated

After separation from her husband, a woman is left with no choice but to take control of the household. In this case, the women were not earlier accustomed to working for wages. Now they have to earn money for the family. Naturally, families like these become female-headed ones. The case study of Alo is one of the abandoned woman. For example:

Omesha live in Gobindapur village, char of Rulipara, Union of Gabsara. Her husband's name was Shahabuddin. She was born in the village of Boro Joypur, Char of Chandipur, Union of Gabsara. When she was ten, she lost her parents. Now she is living with a female headed household named Shahaton, a widow. This family is double-headed household. She is a wretched lady, separated from her husband.

(Source: Appendix 1, Case Study 3 & 7)

Widowed

Death of husband makes the final mechanism by which females become female Headed Households. Especially in study area, it has been observed that almost the Female Headed Household grew up due to husband's death. They found themselves head of the family when their husbands die. Total numbers of these categories 54 female-headed households were found in the study area. For Example:

A woman of 70 years old, named Amena, Husband's name late. Chandu Talukder is living in Rehai Gabsara village in Rulipara Charunder Gabsara Union. Her husband died of heart attract during the liberation war. She has five daughters. Elder daughter died leaving behind her two daughters and two sons. She is staying with her second daughter now.

(Source: Appendix 1, Case Study 5)

On the other hand, another;

A widow woman, named Shahaton, aged 65. Husband's Name: Motiyar Rahaman, Gobindapur village, char of Rulipara, Thana: Bhuapur, District: Tangail. Her husband died 35 years ago. She has two daughters. All are married. When her elder daughter was six years and younger was

three months her husband died. She has a stepbrother. Her father got married twice. Her father got second time married when her stepmother died. Her mother cared and brought up her stepbrother. She was born in this Char. She mentioned that most of the time she moved from one place to another.

(Source: Care Study-7)

Matrix-4.1 : Types of Female Headed Household

Types of Female Headed Household	Criteria	Reference to Case (no.)
De-facto	Single Headed	8
	Migration of husband	4
	Disabled husband	9
De-jure	Divorced	1
	Abandoned	2
	Separated	3
	Widowed	5, 6, 7

(Source: Field Study)

4.3. Reasons for FHH (*why, how and when*)

A huge number of female-headed households found across the country belong to the very poorest segment of the poor though the number

may vary according to many definitions of the poorest. So for this study, researcher believe it is important to look carefully at the situation of female headed households.

The alarming fact is that various indicators significantly point out gender disparity in this income poverty bracket. The incidence of extreme poverty (however defined) is generally higher for the female headed, female managed and female supported household. Among the poorest section, female-headed households are high in number. UNDP (1996) data indicates that over 95 percent of female-headed households in Bangladesh are considered to fall below the poverty line.⁵⁷

In Bangladesh, female-headed households are not the same. Among the female-headed households they may be widowed, abandoned, divorced, some FHH's husbands have migrated out and some FHH's husbands are disabled. This group cannot move in the society freely and maintain the family like other households for social, political, religious, financial reasons etc. In this study, the livelihoods of the FHH will be compared with that of the other. To explore whether all FHH are 'the poorest' or for those who may be defined as the poorest. Try to understand why.

Married women who lose their husbands are one of the most helpless groups in Bangladeshi society, and this is also true in the case of the study union. Most of the time it occurs mainly through above mechanism.

⁵⁷ Nasrin Sultana, "*Is Marriage a Safe Haven for Women? : A critique of existing laws and practices*", Research Report-10, 2003, Dhaka, IMEC, PROSHIKA.

Some female-headed households are seen whose husbands are disabled. These disabled persons may be by born, disabled by accident, by disease etc(please see Appendix 1, Case Study 9).

The interesting fact that reveals from this study is that the female does not willingly become a head of the household. Therefore, the growing proportion of female-headed household does not indicate the incidence of upward trend of establishing women's self-control. As those female heads, is not evidently capturing the headship from the male breaking the traditional patriarchy? Rather they are the victim of the situation. Even if a son becomes matured, the headship goes back to the son from the mother regardless to her contribution in her household. On the other hand, for becoming a female head, the woman head along with her household has to face some external stresses. However, contradictive cases are also available. Getting separated from husband a woman can find a dignified livelihood though her economic condition may go down (please see Appendix 1, Case Study 3). But in this case the women require to be economically well off. Because we know, the value of dignity to a person cannot be measured from economic point of view. That is why the economic scale for why the economic approaches of poverty measurement misses this dimension of human livelihood. However, the livelihood-situation, livelihood outcome and strategies of the female-headed household have been discussed in the following chapter, which has been given in detail.

Chapter Five:

Ownership, Entitlement and Access to Resources

This chapter deals with the female-headed households' pattern of ownership, access to institutions and social network. The above-mentioned issues however, have been discussed considering their respective socio-economic context. In the first section the socio-economic context of the study area has been discussed when the female headed households' access to ownership, entitlement, resources and institutions have been discussed in the following sections.

It should be noted here that the context of the study area is not similar to that of the overall country. The prospects and drawbacks are also valid for the particular area and may not necessarily applicable for the whole country. The female-headed households consider the major formal institutions important for them, which, are found in the NGO and UP. All other formal institutions may have some influence but their influence is not visible in the livelihoods of the female-headed household. On the other, hand a good many number of informal institutions have been found influential to their livelihoods namely, *salish* (village court), *bari*, dowry and polygamy. All these along with their influences in the special socio-economic context have been discussed in this chapter.

5.1. Socio-economic condition

The social and economic condition of Gubsara Union is different from the chars of other basin. There is no absentee landlord in the Union.

Samaj (community) governs the society. There is not a single village in the char without '*samaj*'. The *samaj* is the bond and "social contract" within community that emerges out of "socio-anthropological" boundary embodying several factors shaping up a particular *samaj*. There could be more than one *samaj* in a village or community. It appears from the analysis of the content and our experience that bringing about positive changes scaling down the vulnerability and increasing assets, human resources and augmentation and use of natural resources should be translated into an effective programme. Towards this end, *samaj* has a crucial role to play. The village community consists of several "*samaj*". The char dwellers living in a *samaj* plays a crucial role in the village. It enables them to move without major losses and to cope with crises successfully, as the members are obliged to help each other. A *samaj* is meeting regularly after the Friday prayers in front of their mosques and if needed hold a *salish*. These are the meeting place where conflicts are settled and problems discussed. Female automatically belong to the *samaj* along with their husbands, but they do not participate in the *salish*. A *samaj* consists of several patrilineal kinship-groups, *Gusti*, each of them having a *matbor*, leader. If *gusti* is very big, it constitutes a *samaj* of its own. The *samaj* normally lasts several generations, but splits up if heavy conflicts arise or erosion separates the *samaj*. Usually a *samaj* moves as a whole. Therefore, it is rare to

find homesteads of their own⁵⁸. Several *samaj* form a gram or *para*, "village" or "hamlet", to which they also belong after leaving its original location. The name of the village corresponds to the original *mouja*, the smallest revenue unit, in which it was located at the time of the cadastral survey by the British Colonial rulers. When a village is washed away, the people always move with the original *mouja's* name to another char. Therefore, some villages have the same name; at the same time, there are village having several names.⁵⁹

The village or rather *mouja's* name plays an important role for the char people. When a stranger is met, someone immediately asks *Apni ki gramer lok*, meaning "which village do you belong to?". Keeping the name of the *mouja* serves not only to establish identification, but also to find the way on the river(*ibid*).

Age is considered a very imperative thing for involving economic activities. All the case studies were under the economically active age group. The case studies were energetic enough to carry out the economic activities. In the union of char the common phenomena is that the female are bound to get married at the early phase of their age. This picture in all the study areas have been found.

⁵⁸ The *samaj* is not peculiar to char-society, the rural population of the mainland is also organised that way. There, however, it does not play such an important role. According to the study, on the mainland the *samaj* is "a lifetime bond, but this may not be true in char society. Where circumstances can force people to separate. Even through it may not be as permanent as its mainland counterpart, the char *samaj* imposes strongly binding commitments on its members: and failing to meet those commitments can result in social ostracism. Which in the char environment could be a dangerous position".

⁵⁹ Hanna Schmuck -Widmann (2001): "*Facing the Jamuna River, Indigenous and engineering knowledge in Bangladesh*", Bangladesh Resource Centre for Indigenous Knowledge, P 18-19.

Education helps a person to take a decision within the family. The data suggest that all of case study were illiterate. But the female-headed household can also read the Koran in Arabic but not in Bangla. Nevertheless, the female of the char cannot speak and understood pure Bangla well.

Household's income indicates daily income of the female-headed household. In this study area, females are found getting 30 to 50 TK. with one meal working the whole day. It is quite seasonal. Some times, they get only one meal a day in exchange of their labour. Some are found enjoying taka 100 per month as salary. Generally, there is a contact between them that they will get two *sharies* at the end of the year. Some females who have a child get benefit from the land-lords. The land-lords often them meal and take care of their families. It only depends on the well-behaviour and relationship with the land-lords. Most of the females state that they are partially deprived of their income. On the other hand, some females' husbands who are migrated are not involved in income-generating activities. They are engaged in looking after their own is also found that some females who are aged are maintaining their livelihood by begging, as they have no option in the village.

5.2. Involvement in various institutions (Formal and Informal)

Most of the FHHs of the char are involved in government organization and NGO. However, they are not involved in community level too. Only one NGO is working in the study area. The study area is very much remote. The communication system is very much worst. Therefore,

other NGOs do not come to implement their programme. Nobody wishes to work in the char. For that reason, most of the char dwellers are excluded to involve in various institutions. Only one NGO, named JCDP is working in the Union. It has had all types of programmes for Char development. In addition, the organisation tries to cover the head of the females. Organisation gives them cow, goat, loan, latrine, tube-well, poultry and chicken, skill development training, etc. Nevertheless, NGO can not cover all of them, because of fund crisis.

A great difference in access to formal and informal credit source has been observed in the research area. In general, the sources of credit include the different NGOs, Banks, neighbours and relatives. The concentration of Government and NGO credit programmes hardly exists in the more vulnerable areas of Chars with an exception of JCDP. The concentration of government and NGO credit is more on the stable Chars. Nevertheless, almost everywhere poor FHHs were found to have been resorting informal and exploitative credit sources, playing a high rate of interest in desperate situations. For example:

Landlord give loan If Dilkusha runs out of something, she goes there to borrow and repay them with high interest. It depends on relation.

(Source: Appendix 1, Case Study 9)

Most of the female-headed households are involved in Vulnerable Group Development (VGD). VGD cardholders have received wheat from the programme, taken part in mandatory saving and received training on skill, but not all of them have received the same. At the

office of UP the VGD members assemble to receive wheat where they also deposit their saving to the secretary of the UP. It is a mobility of minor order. The process of wheat distribution has not yielded any significant impact to increase the mobility of the VGD members. For example:

Amena was a member of JCDP samity. She was dropped out from the samity because she had no money. She enlisted her daughter-in-law's name in the samity . Her daughter-in-law is a member of the samity. Three years ago, she got a VGD card from the UP. Now, she is not involved any where.

(Source: Appendix 1, Case Study 5)

From the VGD card, each beneficiary receives wheat for a period of 18 months once for a lifetime. Each month she receives 30 kg of wheat that comes through the office of the UP. Previously the cycle of wheat distribution was 24 months. Now it reduces to 18 months.⁶⁰ for example:

Chairman managed a VGD card for them. They were receiving 30 kgs of wheat for that card. They could maintain their family somehow.

(Source: Case Study-6)

⁶⁰ Khan, M.I., Howlader S.R. (2003): " Does Approach Matter in Poverty Reduction" , Dhaka, p.19.

As in other rural areas, family and social ties are of the greatest importance, in organising char community life, both in normal times and in crisis. Beyond the property-sharing lineage (*sarik, gushti, bangsha*) and relations by marriage, the neighbourhood and the formally constituted *samaj* group are the most important non-kin social units of the char communities, as in mainland ones, becoming active in most cases when people coped with flood or erosion. As elsewhere, councils of patrons convene in the process called *salish* to settle disputes, many of which have to do with demarcating boundaries of land holdings. Such as:

Amenas' landlord was very much a gentleman. He was the chairman on that time. He wanted to know about her and her husband. She told him everything. Her father-in-law had land from which her brothers-in-law were getting benefit then but she was deprived. The landlord promised her to manage to give her land back from her brothers-in-law. He told her of some resource persons, she described the situation to them, then the resource persons requested the matber of this char and then the matber called for a salish to establish the rights on the inheriting property of a deceased. So she has got her husband land back again. It took six years for her to get the land back. At that time she was working in landlord's house. She started cultivating the land with help of the neighbour. She returned her children from the bondage labour. At that time, she was crossing their measurable period.

(Source: Appendix 1, Case Study 5)

It seems to be little dispute over the fact that FHHs are usually disadvantaged in terms of access to land, livestock, other assets, credit, education, health care and extension services. For instance, in Char, female-headed households have a few landholdings than male-headed households. However, there is disagreement as to whether or not they are poorer than male-headed households in terms of income poverty. On the one hand, the fact FHHs are usually smaller in size means that they should be less poor, since the poor tend to be concentrated in larger households. On the other hand, the fact that they have a higher number of dependent relative to the number of income earners, which is also correlated with poverty, would argue the reverse. For instance:

Amena's son-in-law gives her every thing even gives money when she needs, never refuses her. Her son-in-law is a day labourer. Most of the time he goes out of union for three to five months...

(Source: Appendix 1, Case Study 5)

The custom of Dowry is prevalent almost everywhere is one of the most serious and probably the single largest social problems. This causes most of the post marriage disasters. Resulting in mental and physical torture of women that eventually leads to divorce "talak" and generation of single women and women headed households. The poor and very poor struggle hard, to gather dowry money even by selling their land and livestock. The findings suggest that the practice of extracting dowry, by cash or kind is very serious and high in case of poor and extreme poor. Whereas the better off, may not create high pressure at the time of marriage by slowly extract it over a longer

period of time mostly in the form of gifts or presentations to the bride from the bride's family. Every time the daughter is taken back to her in-law's home from her father's place, it is customary to send some gifts (livestock or something). Often the girl is sent back to her father's home and never taken back again. For illustration:

When Amena's daughters became matured, she arranged their marriage with dowry. Then she had to sell almost all her land for their marriage. Hence, she became poor again and started passing a measurable life once again. She needed dowry of TK. 500, 2000, 3000, 6000 for her each daughter respectively. After then another two sons married. One by one, she arranged their marriage within two years. She was staying with her sons and daughters-in-law.

(Source: Appendix 1, Case Study 5)

Polygamy also exists in places. Although it is not so rampant, the migrant labourers sometimes marry second or third time at the places of their of work and bring home the new wife. Often both the wives stay together and become good friends since both of them come from outside. While the new wife gets the preference of the husband, the old one takes her children and often lives in a different house (kitchen or so). However, this is declining due to many factors. For example:

At first Aleas' husband divorced his first wife then married her again. It was arranged by her family. her husband was a day labourer.... In this time he got another marriage in

Dhaka city. She heard it from other villagers....When her husband backed to the village she charged him of the rumour. He denied it. One day her husband fled away from the village. She realized she was abandoned by her husband. Twenty days ago, he came back to his first wife. She quarrelled with him and with his first wife. Finally, it was decided that they would live in separate house. Most of the time she was to quarrel with her husband and her co-wife. She was passing unhappy life.

(Source: Appendix 1, Case Study 2)

Similarly, here is a case bellow:

After three years, Shahaton's brother found a trace of her husband. She went to the hills with her brother to divorce him. Because, they heard that her husband had got his first wife back again. When they reached there, her husband begged their pardon. Then, her husband divorced his first wife again. So they decided to live together because they had an infant child.

(Source: Appendix 1, Case Study 7)

General awareness is increasing, women are also trying to earn something and the NGO, programmes (JCDP in this case) are also providing legal support to victims of *talak* and educating the people against child marriage (Source JCDP yearly report, 2003).

In case a man who has divorced his wife and later on decided to take her back, is not socially allowed to do so without an act called *Khalash*. Ideally, the female has to be married to some other man before she is allowed to return to her old husband. It seems that there are people who do such arrangements and there are people who marry such divorcees in exchange of money. All these social systems go against the women. For example:

... Omesha was introduced with her colleague (male) named Shahabuddin and became a friendship.... He was a married person. But he liked her very much and expressed his wish to marry her. She also liked him very much. So she agreed to marry him.... After getting married, she came to husband's house and lived with fellow-wife and step children.

(Source: Appendix 1, Case Study 3)

Bari is a part of the village as well as a part of the village *samaj*. A common picture among *bari* is to help each other during the time of weal and woe, floods, erosion or any other crises. Every *bari* has some leaders who are respected by the *bari* dwellers. The leaders are generally very effective in quick decision making in urgent crises. For instance:

Shahato's brother is a member of the Samaj. Her brother is a leader of the bari who helps during floods, erosion or any other crises.

(Source: Appendix 1, Case Study 7)

Samaj is the most important social institution in traditional rural Muslim Bengali society. In the char villages of Gabshara union, the *samaj* is found as a basic community institution of village life. Every village has at least one *samaj*. Two or more *samaj* were found in larger villages. *Samaj* and *jamaat* are sometimes found as synonymous in the char areas. *Jamaat* means prayer, place or mosque. Members of a *samaj* can pray in a mosque of a village. These findings support from the case study of Shahaton (please see Appendix 1, Case Study7).

Lineage *Samaj*, in the union area, there are also some *gushtis* (lineage) who belong to the same *samaj*. This type of *samaj* may be termed as 'lineage *samaj*'. The *samaj* is found as a very important informal institution for the char dwellers. It has many important social roles, but not any important economic role for the char dwellers. In the union female can use easily some resource within the *samaj*. Moreover *samaj* has a little bit flexible, in the sense that the members of these *samaj* can easily change their *samaj* and join any other *samaj* whatever s/he gets opportunity (please see Appendix 1, Case Study 3). However, it is not easy to change the membership in lineage *samaj*. The main cause may be that the identity of member of such a *samaj* is very much rooted with the title of the *gushti*. Informal money lending is strictly prohibited within the lineage *samaj* with interest. One can borrow money or one can give loan to someone without any interest (source FGD). Informal money lending system is not prohibited within the multi-*gushti samaj*. Here *samaj* members are easily doing money lending business. But it is observed that the *samaj* leaders seldom undertake money lending business as it is a matter of

prestige to them. Nevertheless, the poor family does not do. They get help from them. For example:

Shahaton's husband borrowed money from neighbours and cousins. So every neighbour was pushing her to repay her husbands' loan. As a result, she was bound to pay it. Hence, she worked day and night to repay the loans.

(Source: Appendix 1, Case Study 7)

Another case study is shown below:

Joybanu does not face any other problem in absence of her husband. The villagers of this village are very much caring for their neighbours. She gets support from them whenever she needs. Even she gets loan from them with high interest.

(Source: Appendix 1, Case Study 4)

From case study and FGD it is revealed that the *samaj* is very important for the char dwellers. The *samaj* can be considered as a means of social security for the char dwellers, as the *samaj* supports its members during hard times. It also has a very important role to settle disputes and conflicts. It is found that most of the disputes of the female headed household of the union have been settled by the *samaj* leaders in the local village *salish*. In the community, it is also found that people believe the *samaj* to be quite fair when disputes are settled. The main problem of the *samaj* is that the females are not

represented in the leadership and thus females have no role in the *salish* (source: all Case study and field data).

Regional *Salish*: *salish* means an informal local court. As mentioned earlier, one of the main functions of the *samaj* is to settle dispute (*salish*) in the study area. For example:

Shahaton was living in acute hardship in the landlord's house with her younger daughter. On that time, she heard that an organization named SCI was providing houses free of cost on khas land for the poor people. She was a lucky person to manage a house. She mentioned. The main function of the samaj was to settle disputes in the char areas. They gave it to the extreme poor and aged Female-headed households. They started living there.

(Source: Appendix 1, Case Study 7)

There are some big or serious disputes that cannot be solved by the *samaj*, which are generally taken up by the regional *salish*. Regional *salish* is a council of leaders. The leaders of this *salish* come from different levels. Some are from different *samaj*, some are informal leaders (school teacher, ex-chairman and members and also *samaj karmi*), existing chairmen, members and so on. For example:

Amena's landlord promised her to give her land back from her brothers-in-law. He told this to some of resource persons. She described the situation to them, then the resource persons requested the matber of this char and

then the matber called for a salish to establish the rights on the inherited property of a deceased. So she got her husband's land back again. It took six years for her to get the land back.

(Source: Appendix 1, Case Study 5)

It was informed to me from FGD that about 90 per cent of the disputes in the char areas were settled by the village *samaj* and regional *salish*. The UP settled only 5 percent of the disputes, where another 5 percent were settled by formal courts (civil and criminal courts). The char dwellers are mostly interested to settle the disputes by the village *samaj* and regional *salish* as they have a trust in them (please see Appendix 1, Case Study 5). The char dwellers' attitude towards police and formal courts is negative, as they experienced the formal courts as too expensive and time consuming.

On the other hand, the judgment of village *samaj* and regional *salish* are fair and not related with money and not much time spending. For illustration:

Most of the time Alea was to quarrel with her husband and her co-wife. She was passing unhappy life. During that time, they were living in Rajapur village. By the way, one day the village was destroyed when they lost their homestead and cultivable land. They shifted their house from Changong village. In addition, she pushed her husband to divorce his first wife otherwise; she would not

live with her husband. For that reason, she arranged a salish. After that, he was convinced and divorced her.

(Source: Appendix 1, Case Study 2)

However, rich people sometimes do not respect the judgment of the *salish*. Violating the *salish* judgments they sometimes prefer to go to court (FGD). In addition, village *samaj* and regional *salish* can not do anything against them. This type of incidents is very few. Female representation as *salishi* is not found. It is obvious that this attitude of *samaj* is hindering the womens' freedom and empowerment.

5.3. Access/ opportunities to various resources

This section deals with the female-headed households' access to natural and public resources. Though these resources are not existing in plenty in the chars, the little there is, the female headed households have the list access there. Details have been discussed in the following two subsections.

5.3.1. Natural:

There is not much natural resources available at the chars except catkin and river. However, most of the female-headed households cannot take the advantages of the river. Only those households who are male adults (especially *de-facto*) can avail this opportunity. For example:

Alea uses tube well water for cooking, bathing and washing. She collects it from outside. Her children help her in collecting water. She collects fuel and vegetables from the field. The landlord does not prohibit the poor. She never buys the fuel. She has no latrine; they use the open field for defecation. Her house is made of bamboo and straw.

(Source: Appendix 1, Case Study 2)

Catkin is a kind of grass used in various domestic affairs. Most of the FHHs go out to collect catkin from the field of the char. It is also used widely as fuel, partition wall of the house, food for livestock etc. It has a great demand in the market. That is why it is an item of earning source of income for them. For more information about the catkin, please see section 8.1.1.

5.3.2. Public properties/community assets

There is not much community assets in the chars except *khas* land. However, it is difficult for the female-headed households to get access to those *khas* land. Even if they sometimes can manage with the help of government organization and NGO assistance they cannot manage to hold the ownership for a long time. Because the elite people always try to capture these types of resources depriving the poor and weak neighbours. For example:

... Shanti Bala told her father that an organization named SCI was providing houses free of cost on khas land for the

poor people. Her father talked to the chairman. Chairman managed a house for them.... Suddenly in a night, she witnessed robbery in their colony. The miscreants robbed of the houses where there was nobody inside. But they could not rob of those houses, where there were some one staying in the house. However, after that event she felt insecure there. She told it to her cousin and he managed to bring all her belongings from that char to Gabsara union and managed to make a house for her near the union parishad.

(Source: Appendix 1, Case Study 6)

CHAPTER SIX:

MOBILITY AND MIGRATION STATUS

This Chapter deals with the mobility and migration pattern and its outcomes on the livelihoods of the female-headed households. In livelihood framework (please see chapter: 2) migration and mobility are regarded as part of livelihood strategies through which people find their options to cope with external stresses. However, for the study population (char people) migration does not necessarily bring opportunity to the female heads rather they are compelled to migrate as a consequence of flood and river bank erosion when there is no guarantee that new opportunities are waiting for them in the new place. The contrast is true only for the *de-facto* households when the male members migrate temporarily for work. Details have been discussed in the following sections.

6.1. Mobility & Migration

Incidences of mobility and migration are very high in the Char. In spite of the hazards of flood and erosion in the chars and the riverbank line, most of the female-headed households of the study area have been living in the present area of their residence for quite a long period. Displacement from one area and settlement in other areas are almost regular features in the chars. The female-headed households affected by erosion have been living in the places of their original habitation for the period ranging from less than one year to more than 30 years. For example:

Amena is living here since the existence of the char. Before coming here, she was living at Chandani char. She came here when the Char eroded. All agricultural land was destroyed. When the river engulfed their house, they went to Dinajpur in quest of living. They were passing there with hardship as her husband could hardly manage any work. Most of the time she was begging from door to door to feed their children.

(Source: Appendix 1, Case Study 5)

Temporary Migration takes place from rural to urban areas. According to the UP household head list, 40% people were migrated temporarily for flood and erosion. The few opportunities for employment or social life in rural areas are encouraging a rural-urban drift, particularly of young males. Repeatedly, older female heads of households are without child-care responsibilities, unless they are caring for their daughters' children. For instance:

Now Amena goes to son's house when they prepare good food or she takes care of their children when they are busy.

(Source: Appendix 1, Case Study 5)

6.1.1. Mobility pattern (why, how and where)

In a sense, *burkha* is more traditional than other types of veil. In my study area, there are useful insights how the members look at this norm. When women become a family head, from a family member, generally her mobility increases. For instance:

Alea mention that Men do not like the mobility of female outside the village. They (men) are not habituated to seeing female moving outside the community because of the prevalence of parda. Men believe that women should always work inside the house. Men never like the female's going to the market or field. Moreover, men always help female with sympathy. Men think this is their moral obligation to help the female-headed household in the village. Therefore, they sometimes do it.

(Source: Appendix 1, Case Study 2)

Some females get VGD card from the UP. It is offered only to female-headed households in the UP. They get wheat from the UP. To get the food assistance a woman has to go to the office of the UP and to keep in touch with the local councilors, it is not related to working outside. On the other hand, the GO/NGOs members expose mobility in a limited manner. For example:

Shurzo Begum is a member of JCDP samity. She gets relief every year from the JCDP. She has been a VGD

cardholder from this year. She is passing her life with charity from others.

(Source: Appendix 1, Case Study 8)

Similar case study of migration from another area:

Chairman managed a VGD card for Shanti Bala. With 30 Kg of wheat they were receiving for that card, they were managing their family.

(Source: Appendix 1, Case Study 6)

Another case study is:

Alea Begum is a member of VGD group of the Union Parishad. She gets 27 KG wheat from UP. She makes flour from wheat. Then she prepares ruti to eat. For one meal, she prepares it. She cannot take three meals a day.

(Source: Appendix 1, Case Study 2)

The assessment⁶¹ notes that FHHs in this region are subject to greater poverty for reasons that are general determinants of poverty, plus some additional gender-specific ones. The general factors include a higher number of dependents per income earner, and the education

⁶¹ Khan, M.I., Howlader S.R. (2004): "Monitoring and Evaluation report", Dhaka, Jamuna Char Integrated Development Project (JCDP).

and health status of family members. As in other regions, women in the other zone in Bangladesh also have less access to assets and services than men do⁶². More gender-specific determinants include mobility limit not only by their child-care and by other domestic responsibilities, as elsewhere, but also by cultural factors. This limit mobility poses a major constraint for women heads of households, and in turn restricts the women's access to:

- income-earning opportunities;
- markets;
- extension services; and
- other sources of information on such matters as opportunities, prices and rights.

For instance, JCDP experience⁶³ has shown how important it is for development projects to take the mobility constraints of women into consideration in defining the objectives and strategies of the activities intended to involve those women. In the case of targeted extension services, women in some parts of rural areas prefer not even to go to a JCDP office for meetings, but instead to meet in each other's homes. In the case of access to credit, their mobility also poses major constraints. Experience in both Researcher and JCDP has shown how women's mobility constraints limit their awareness of what is going on in the community and of the available opportunities. Men do not always pass along all the information they obtain. When there are no

⁶² Mayee (2003): "*Breaking and Making the Chain: Livelihoods of the Female Headed Extreme Poor Household*", March, IMEC, PROSHIKA, Bangladesh, www.livelihoods.org/lesson/Asia.

⁶³ Khan, M.I., Howlader S.R. (2004): "*Monitoring and Evaluation report*", Dhaka, Jamuna Char Integrated Development Project(JCDP).

men present, women are even more marginalized from information and opportunities. For example:

Omesha's sister fry muri and sales it within kin, neighbour or sometimes in the market. She sales in the market not her sister. Her sister fell shy but she do not fell shy because she worked in the field when she worked with SCI's earthen work.

(Source: Appendix 1, Case Study 3)

6.1.2. Migration pattern (Why, how, when and where)

The people who are extremely poor and the landless usually go to outside places (such as Dhaka, Chittagong, Pabna, Rajshahi, Kustia, Sylhet, Thakurga, Sirajgonj, Dinajpur, Mirzapur, Tangail, Bhuapur and some other towns and cities) leaving their families at home in the hope of earning money for the survival of their livelihood (please see Appendix 1, Case Study 2, 5, 7, 8).

"Migration" for labour is a major aspect of the livelihoods of the char dwellers. The char dwellers migrate all over Bangladesh, in search of getting agricultural or urban labour. During the agricultural season, labour is available for planting, transplanting, or harvesting. Moreover, people earn through rickshaw pulling, earthworks and other unskilled labour. A recent trend is for young girls alone to migrate to Dhaka to work in Garments.⁶⁴ In addition, send remittance to their parents.

⁶⁴ Toufique et. al. *Hands not Land*, BIDS, Dhaka 2002.

Women with husband migrate to above-mentioned places to help their husband or work as a maidservant. For example:

Amena has been living here since the existence of the char. Before coming here, she was living at Chandani char. She came here when the Char eroded. All agricultural land was destroyed. When the river destroyed their house, they went to Dinajpur to survive their livelihood. They were passing worse time there as her husband could hardly manage any work. Most of the time she was begging from door to door to feed their children.

(Source: Appendix 1, Case Study 5)

Men tend to migrate for labour in samaj based group, which confers security through mutual protection and allows collective bargaining over terms and conditions (FGD). The main purpose of labour migration is to earn money and if possible to save some for investment or in preparation for the flood periods. When men are absent for a lengthy period, they send money home through their samaj members. For example:

Aleas' husband was a day labourer. In the off seasons, he used to go to Dhaka to pull Rickshaw for two to four months. In this time he got another marriage in Dhaka city. She heard it from other villagers. Most of the villagers work in Dhaka as day labourer or Rickshaw puller. However, she has never been to Dhaka because she is a woman. Sometimes he sends money.

(Source: Appendix 1, Case Study 2)

The seasonal migration clearly describes the reasons for highest rate of migration for labour immediately after the flood of September to October. That is the time when almost everything at home is exhausted, flood consumed, livestock sold out to sustain life of members of the family, crops destroyed, no money left any more and so on. As the demand for agricultural labour grows everywhere in general after the flood, the people from the Chars and reverine areas also feel the urgent need to migrate out for labouring. This finding fits triangulated very well with the findings of the coping strategy 'before; 'during 'and 'after' flooding done by men and women. Women also jump into action and quickly plant seeds of beans. Bottle gourd, spinach and other vegetables around homestead- as the water start receding. For example:

Joybanus' husband is a day labourer. When he cannot manage work in the village or around the neighbour villages, he goes to other District in search of work. He works there as a day labourer. Her husband goes out of the village when the flood of September to October is over. That is the time when almost everything at home is exhausted, flood consumed, livestock sold out to sustain life of members of the family, crops destroyed, no money left any more and so on. As the demand for agricultural labour grows everywhere in general after the flood, the people from the Chars and reverine areas also feel the urgent need to migrate out for labouring.

(Source: Appendix 1, Case Study 4)

Re-stocking of livestock and poultry also begins at this time. The men who return from work bring home chicken and goat from nearby *hats*. Excess income from migration wages is commonly invested in livestock after returning home. One of the few options is to invest and accumulate money available in the chars. For illustration:

Dilkusha's husband has a few lands under the Jamuna River. When the Char sandbar appears, they will get it again. She has some cattle (goat, hen, and duck) and has a small garden. She sells vegetables and fruits in the village and in the market. This is another source of earning to maintain her livelihood now. her husband's excess income from fishing is invested in livestock after returning home.

(Source: Appendix 1, Case Study 9)

6.2. Various constrains of mobility and migration

Thus, the char dwellers largely depend on agriculture and related occupations facing severe and acute financial crisis that affects their livelihoods negatively. Most of the family of FHH from various occupation groups have already lost their homesteads and cultivable lands because of erosion and flood before beginning the construction of JMB and related river training works. Many farmers, boatmen, sharecroppers and labourers have turned to simply Rickshaw or Van puller or landless. Some of them have engaged in some other manual works to survive their family. However, females have not many

options to do something. Thus, the most of the females lose the opportunity, scope and sources of income. Their mobility is very much limited after losing their husband. For example:

Amena has been living here since the existence of the char. Before coming here, she was living at Chandani char. She came here when the Char eroded. All agricultural land was destroyed. When the river engulfed their house, they went to Dinajpur by boat in quest of living by selling their household belongings. Here they were passing with hardship as her husband could hardly manage any work. Most of the time she was begging from door to door to feed her children.

(Source: Appendix 1, Case Study 5)

Men do not like the mobility of female outside the village. They (men) are not habituated to seeing female's movement to another place because of *parda*. Men think that women should always work inside the house. Men never like, female will go to the market or field. Moreover, men always help women with sympathy. Men think this is their moral obligation to help the female-headed household in the village. Therefore, they do it. For example:

Alea does not like to go to the market because of her age and the villagers do not like it to see the female in the market.

(Source: Appendix 1, Case Study 2)

The female-headed households do not migrate to the other place or mainland. Naturally, the female of char dwellers try to stay on the chars. When they fall into a crisis, they move to another island or to the cities with their family or alone. When they become a FHH having no son, they do not move. They mention that they have no relative and no skill to work in the cities. So, how can they survive there. The females are only the vulnerable in the char because they have no land and no skill. For instance:

Dilkusha does not go to the mainland, she mentions that the females try to stay on the chars. When some families fall into a crisis, they move to another island or to the cities with their family or alone. When females become a female-headed household and no more son child, they never move, she further mentions that char females have no relative and no skill to work in the cities. They do only as housemaid servant. Therefore, they do not try to go out of the village. The females are only the vulnerable in the char because they have no land and no skill.

(Source: Appendix 1, Case Study 9)

Mostly the females in rural areas are not allowed to go outside the home alone in the union. This situation segregates them from the outside world and they do not find the opportunity to watch the current situation of the changing world.

6.3. Opportunity gained from migration

Female-headed households belong to the groups with the highest incidence of poverty. The number of Female headed households has increased as a result of the out-migration of men in search of wage labour. Migration creates opportunities to survive the livelihoods. For example:

Three years ago, Joybanu adopted a daughter, when it was 20 days. Her daughter was born in the neighbouring village named char Bahari, in Mager Patol char. Her daughter knows that she is adopted. Her mother lives with her, is a widow. Her husband is a day labourer. When he cannot manage work in the village or near the neighbouring village, he goes to other District to look for some work. He works there on daily basis.

(Source: Appendix 1, Case Study 4)

In the Char, migration is the most common way that poor households in this region cope with poverty. But the females cannot work at large outside the social environment side by side with the males. Therefore, women throughout the region were found to be poorer than men. This reduces their chances of emerging from poverty. For instance:

Dilkushas' husband is a fisherman. Her husband Bashir says that his right leg became infected with a disease that caused the flesh putrefied. He went to consult with a doctor after three or four days and the doctor told him that it was a skin

disease. The doctor gave Bashir medicine for it, but the pain was still increasing day by day. At present, Bashir feels that he can do nothing more but pass the days with worry. Now she takes decisions almost on all matters in her family and earns an income to support the family.

(Source: Appendix 1, Case Study 9)

Some female heads reported that when their husbands were with them, they gained financial benefit from the migration. Because of, the wage is very low in the char. Therefore, most of the families try to migrate, if they have option. For illustration:

Amena's son-in-law is a day labourer. Most of the time, he goes out to different places for three to five months. They have no child. Three years ago, she adopted one daughter. They love her very much.

(Source: Appendix 1, Case Study 5)

CHAPTER SEVEN:

VARIOUS CONSTRAINTS AND FHH

In a traditional society like ours, being the female heads have to face different types of vulnerability to injustice and insecurity. On the other hand in livelihood framework the vulnerability context are considered with due importance in assessing people's livelihoods. Therefore, this chapter has aimed at analyzing the vulnerability context of the female-headed household as a part of the assessment their livelihoods situations.

7.1. Insecurity and Injustice Context

The global economic turmoil of the 1990s forced many poor women who before had not worked outside the home to enter the formal work force. Despite this influx of women into the formal work force, the gap between men and women's earnings continued to widen and many women did not receive support for their health care and nutritional needs.⁶⁵ For example:

Alea makes flour from wheat. Then she prepares ruti from flour to eat. For one meal she prepares it. She cannot take

⁶⁵ United Nations Development Programme (2000): "Human Development Report", New York, Oxford University Press.

three meals a day; she takes one full meal then remains half-starved in the next.

(Source: Appendix 1, Case Study 2)

Another example cited here for health:

On that time Shahaton situation was not good. She was about to delivery. She needed somebody to take care of him. Thus she decided to go to her brother's house for delivery where her elder daughter was staying with her husband. One day, her sister-in-law made a quarrel and droved her away from her brothers' house. She got a shelter in her neighbours' house and delivered off a daughter.

(Source: Appendix 1, Case Study 7)

These conditions have contributed to a phenomenon commonly referred to as the "feminization of poverty". Recently, this subject has received a great deal of attention from the international community. Much of this attention focuses on the rise over the last decade of female-headed households and the vulnerability of these households to poverty. Research has shown a strong association between poverty and the increase in female-headed households (International Labour Organization, 1999). This has led many to assume that, as a whole, female-headed households are more likely to be worse off

economically than male-headed households of similar composition are. Some researchers and aid workers have challenged this assumption, contending that the female-headed category is extremely heterogeneous and sensitive to the cultural and political context in which they are examined (International Food Policy Research Institute, March 1995).

Female-headed households in the area strongly think that one of the root causes of their economic hardship is frequent divorce. For example:

Rasheda was married to a hilly area in Nandail (in Mymensingh District) in 1981. She had been passing her days with pleasure in her husband's house for a period after her marriage. Unfortunately, her husband got some wicked circle when he started taking narcotics and became addicted. Day after day, he became unable to work and was dozing numbness in the street. It hurt to her prestige and her parents and brothers managed to divorce her husband. It is worth noting here that at that time she had one daughter. She took her daughter to her father's house. Thereafter she stayed at her father's house for about next ten years. But once upon a time her parents fell into a worst crisis and she along with her daughter had to leave their shelter. As she was not much aged her neighbours and well-wishers decided to arrange her second marriage but she did not agree.

(Source: Appendix 1, Case Study 1)

The result is that many older women are divorced or deserted, and find themselves alone or with young children to support. A divorced or widowed wife without children usually loses right to property that she had jointly owned with her husband in case of claim by her former husband's parents or brothers (please see Appendix 1, Case Study 7).

FHHs are very vulnerable. The survival strategies of such households are extremely limited, and consist primarily of reliance on social strategies and relationships, rather than on strategies of an economic nature. For example:

Omesha had got married, she came to husband's house and living with co-wife and step-children. One day she became pregnant and lost her job.... Meanwhile, when she delivered a daughter, nobody welcomed the new baby; every member of the family tortured the infant child. For this reason, every day they made a quarrel with her for nothing. One day she told her husband that she would go to her sister's house (Shahaton). Her husband agreed as soon as he heard it. Then she left her husband and came back to sisters' house. At that time she again managed the SCI's earthen work. In 1998 flood, the roads were destroyed and she lost her job again.

(Source: Appendix 1, Case Study 3)

Char women in particular have suffered severe deterioration of their living conditions, social status and personal security. Having been relatively free on the chars to visit neighbors and other villages, they

are now bound to the home; otherwise, they are harassed by the mainland men. The women also reported tensions within the family as their husbands became unemployed.⁶⁶

7.2. Problem faced from societal, community and household level

Most of the family faced the problem from the societal, community and household level. The study found that most of the family faced problem within the household level. For example, in the char the head of a Female Headed Household is Alea Begum who is a widow (please see Appendix 1, Case Study 2,) faced polygamy and divorcee stressing problem in her life. In the same village, head of a family is Amena (please see Appendix 1, Case Study 5) who has entered into old age but there is no one to take care of her. Moreover, women are often identified as among the most vulnerable, often considering child-rearing responsibilities. For instance:

Twenty years old female named Alea Begum, she has been abandoned by her husband for four years. Her husband's name is Moina Mondal. She has one son and one daughter. She knows that her son will leave her one day because of his blood.

(Source: Appendix 1, Case Study 2)

⁶⁶ Majibul Huq Dulu (2003): "The Experience of Jamuna Bridge: Issues and Perspectives", in Demanding Accountability: civil-society claims and the World Bank Inspection Panel, edited by Dana Clark, Jonathan Fox, Kay Treakle, pp-95-96.

Women very often face problem regarding ownership of homestead and land because it provides them with some security and collateral for securing mortgage. With a little homestead land, widow feels, she has many options for income generating activities, and homestead gardening. For example:

When her daughters were becoming matured, she arranged marriage with dowry. Then she decided to sell and mortgage almost land for their marriage. Hence, she became poor and started passing miserable life once again. She needed as dowry TK. 500, 2000, 3000, and 6000 respectively.

(Source: Appendix 1, Case Study 5).

Food insecurity is another problem that most of the female-headed households have to face. In the village Female Headed Households say, "When food becomes scarce, we only eat once a day, but we allow our children to eat three times a day. On the other hand others can eat a day". For example:

Amena was staying with her sons and daughters-in-law. She had some land and they were passing happy life. Four years ago, she decided to give charity to the mosque without her sons' permission. Her sons did not like it. For this reason, her sons and daughters-in-law do not like her even they could not tolerate her. She could not get enough food. One day her daughter-in-law did not give food and made a quarrel with her. Most of the time she

remained homeless and passes her days without food to eat.

(Source: Appendix 1, Case Study 5)

7.3. Constraints to entry into different institutions

Para, samaj, salish and some other informal institutions are very much related to the char dwellers. Among the informal institutions, *samaj* is one of the oldest and very active institutions. Everyone of a village must be a member of this institution. However, according to their opinion, female heads cannot enter in this institution because they are females.

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In the union of the char, there is a big demand of informal credit. The formal sources of credit are very few in number, and only for the solvent people. Interest rate of informal credit is around 30%(FGD). Traditional moneylenders and rich people are gradually abstaining themselves from money lending business. Landlords, the service holders, middle farmers of stable chars, and the off farm sector's temporary out of migrated labours are providing credit. Crisis of formal credit is high in the union. In this case, the family which has no male member (or female headed household), cannot borrow money from money lenders. Some lenders never lend money to female-headed households. because they feel insecure and think that female would not return that money in time. For example:

If she feels anything short, she goes to the neighbour to borrow and she repays them. It does depend on relation.

Some times they try to refuse her because she will not return within due time.

(Source: Appendix 1, Case Study 2)

7.4. Injustices by Kin, land holding, lack of support

Female-headed households very often lose rights over property from their keens. In-laws are very often found grabbing land of the widow women. As the females possess limited network and very limited access to social institutions, it becomes very difficult for them to protect their homestead and other land from their in-laws. However, they sometimes manage to recover their lost properties with the help of the *samaj*. For example:

Amena's father-in-law had land from which her brothers-in-law were getting benefit then. But she was deprived.

(Source: Appendix 1, Case Study 5)

CHAPTER EIGHT:

LIVELIHOOD STRATEGIES

Every individual household adopts some specific strategies depending on their assets and the specific context in which they are living. The livelihood strategies include income, occupation, wage, savings through which a household tries to maintain its livelihood. This chapter has therefore focused on the female-headed households' specific livelihood strategies through which they are attempting to maintain their livelihoods.

Female-headed households in Chars are an important and identifiable targeting group, including in rural areas. However, the average age and low education level may limit their opportunities for escaping poverty. For example:

When some families fall into a crisis, Dilkusha move to another island or to the cities with their family or alone. When females become a female-headed household and no more son child, they never move, she mentions that char females have no relative and no skill to do work in the cities. They do only as housemaid servants. So they do not try to go out of the village. The females are the most of the vulnerable in the char because they have no land and no skill.

(Source: Appendix 1, Case Study 9)

In the study area, there has been a significant increase in the percentage of female-headed households in recent years. Among the main causes are male migration, the deaths of husband, abandoned by husband, divorced or separation by husband, they were poorer than male household heads. Moreover, they are less capable to improve their situation without special help. For example:

After the death of Shahaton's husband, she could not manage work to survive some how. At that time, she was in a quandary. She did not know what to do. Then she made a plan to request her brother-in-law to take her elder daughter. Then she would back her brother's house. If she could manage somehow. She kept her elder daughter there and came back to her brother's house. After coming back, she managed a work.

(Source: Appendix 1, Case Study 7)

8.1. Income and savings (occupation, wage)

It is very much difficult especially for female-headed households to generate some income. When there is a limited opportunities in the chars due to their physical isolation and vulnerable environment, this adds up to a situation of *parda* for which income-generating opportunities become difficult to identify for the females. Females are subject to all forms of the vulnerabilities of life in the union. The social restrictions of women in the society which limits their access to market, earning option, mobility in the name of *parda* when they have

a few assets and little financial security as they lose their husbands.
For example:

At first, Shahaton tried to save money with a view to buying some necessary apparatuses for frying muri. Then she deposited money with her brother. When she could save 5000 TK., her brother gave all the money to buy a small land for making a house, and finally he gave Tk. 1000 to her brother from his cash for getting registration of the land.

(Source: Appendix 1, Case Study 7)

Households in this region tend to derive most of their cash income from the production of food crops, and less from livestock or poultry. Where women living on the main road or connected with landlord or have better network can also be an important source of their income. For men, the main sources of income are cash crops, food crops and labour. Although there is considerable out-migration, apparently remittances are quite infrequent and relatively unimportant as sources of cash. For example:

Joybanu's husband has no land. They depend only on labour. She works at times when the neighbours call her to help them in household work or when her kin needs maid labour for harvesting crops. On that time, she goes there to help them. For this work, she gets two meals and half KG of rice per day.... She has some livestock and a vegetable garden. Some time she sells her products when she needs. Her mother helps her in selling.

(Source: Appendix 1, Case Study 4)

The practice of saving is generally reportedly widespread and more among the male headed than among Female headed household groups. Both men and women try to save from their earning. Among the female-headed households, they are used for emergencies, such as illnesses, cloth, repairing house for the erosion and as the main element of the bride price, or dowry. The saved earnings may also be available to the rural household in the case of a serious emergency. For illustration:

When Shahaton suffers from illness, Omesha takes care of her and goes to the market to buy medicine. This expenditure comes from savings or borrows some money from neighbour. When they need, her brother helps her at any time and in any problem. She does not go to the market; Omesha goes to the market and buys everything.

(Source: Appendix 1, Case Study 7)

In the Union, access to credit plays an important role within female-headed household. It is also commonly used by the poor for consumption purposes. Therefore, the credit options in the Union of the char clearly do not meet the needs of poor female household either for lack of investment or for lack of consumption. Again, the high rates of interest charged for the informal credit in village is another hindrance for the poor to get benefit from it. Apart from this, most of

the FHHs cannot access these common credit sources in emergency. This may be because of the widespread poverty in their community which means no one is able to provide loans, the fallure of NGO's arrival at many of the most vulnerable female households especially at time of crisis or the inability of female to draw credit when male are absent or is absent due to labour migration or suffering from chronical illness or in flood season. For example:

Landlords give loan If Dilkusha runs out of something, she goes there to borrow and she repays them with high interest. It does depend on relation.

(Source: Appendix 1, Case Study 9)

The data noted clothing, house-repair and construction are the only expenditure items on which savings were expended. In all, clothing seems to be the most fungible item of the household budget. It is significant that expenditure on ceremonies and for social reasons was not viewed as reducible. For illustration:

So either Shahaton could manage three meals a day by her self or her brother used to provide her with one meal. Some time the landlord gives clothes or old shari.

(Source: Appendix 1, Case Study 7)

Moreover, some case studies have been collected on female's and all char dwellers' facing crisis of erosion. Owning capital and combining several sources of income through the flexible economic system enable them in crisis management. After the flood in 1988 and 1994, the char-dwellers exchanged livestock and land for money and lost all of their savings. Some also made use of lucrative source of income, such as working as a trader on inland ship journeys. For instance:

Dilkusha has some experience about the flood. In 1998, during the floods she remained alone in the house because obviously she had to look after the house. She took her children to stay with relatives on the mainland. On that time, they had one meal each day and drank the river water.

(Source: Appendix 1, Case Study 9)

8.1.1. Working/occupational status

Activities related to gardening and maidservants are the most common sources of livelihood for poor females. Most females are engaged in such activities see Table 6. For instance,

Shahaton managed housemaid's work from house to house. Every neighbourer used to call her to help him or her when they need.

(Source : Appendix 1, Case Study 7)

Another case is mentioned below:

Shurzo is passing sorrowful days with a daughter and sometimes goes to the landlord's house to get work, and passing most of her days without food. Because her father's is an extreme poor family, so he cannot provide food for her. As a result, most of the time, she cannot give food to her daughter. However, she can manage to give one meal per day to her daughter. She is waiting for her husband when he will come.

(Source: Appendix 1, Case Study 8)

Another case is mentioned below:

Dilkusha has some cattle (goat, hen, and duck) and has a small garden. She sells vegetables and fruits in the village and in the market. This is another source of earning to maintain her livelihood now.

(Source: Appendix 1, Case Study 9)

Some females' husbands are migrating for surviving their livelihoods. These types of females are household heads when their husbands have migrated. In this study area, one case of this type has been found where husband of the female has migrated. Her husband is a day labourer and does sharecropping during the agricultural season. In those areas one crop is grown, many men migrate across long distances around November to work in brick kilns. Others are driving

van, pulling rickshaws to earn their livelihood. Table 6 describes some of the main livelihoods diversification options practiced in the Union.

Table 6: Main occupation of Household member (Ages 10 through 70):

Activities	Characterization	Remarks
Paddy husking	Done in other people's house	• Male • female
Fishing	On common waters with boat and nets for better or net or rod for poor	• male
Vegetable cultivation	On homestead land	• male • female
Earthwork	One of the most common of labour, building house platforms for individuals or embankments for government or NGOs, often under food for work schemes.	• Male • female
Quilt sewing	One of the most common local handicrafts prepared by women	• female
Livestock trading	Buying and selling but requires cash to invest	• male • female
Selling cooking utensils	A common form of itinerant trading	• female
Sale of Catkin and grass	Local char grass and normal grass collected from common land.	• Male • Female • children
Petty trading/shop	Covers many activities but again requires cash often done by NGOs established groups	• male
Collection of cow dung and preparation of Ghoshi	Collection by women of dung and sticks from common property for sale in the market by men. Ghoshi are sticks coated in dung which are used for fuel.	• Male • Female • children
Milk collection and sale	Ferrying milk from the chars to markets on the mainland, requiring	• male

	money contracts and worldliness	
Sale of sand to contractors	Collect from Jamuna river, requiring business skills	• male
Use of boat	For transporting people or materials but requires access to boat	• male
Remittances from family members on the mainland or in service	Received from offspring who earn elsewhere, such as nurse, tillers, bondage labour of children(1 to 7 years)	• male • female • children
Hawker	Selling necessary goods for door to door	• male
Housework	Working for better of households as a maid	• female • children

(Source: FGD)

It is mentioned above that the main source of income in wage labour, agriculture and livestock have been found in the union of char dwellers. Most of the char dwellers are engaged in a wide range of diverse livelihood activities.

Apart from agricultural labour and rickshaw pulling, these people are also doing other manual labour, earth cutting and some other kinds. A small number of these people work with some skill like sewing, blacksmith etc and earn a better wage than the unskilled labourers earn. With any amount of saving from labour (which is often very difficult), the poor families tend to invest in livestock to multiple the profit. The profit earned from livestock rearing together with savings from other sources is reinvested in either purchasing land or acquiring land for sharecropping.

- Sale of labour: According to local people, about 70 to 75% of the people of the area sale of labour for at least 3 to 5 months a

year or more (FGD). 40% goes outside of the char areas to different cities and towns for selling labour.

- Rearing of livestock and sharecropping: cattle, goat, poultry (chicken & ducks) and buffaloes are reared/share reared commonly, Buffaloes are very few and maintained only by the rich people.
- Agriculture: the crops grown in the up land, medium and low lands have been described earlier. However, the common cropping pattern is Aman rice (Desi) followed by wheat followed by jute. Char uplands are generally used for one crop or mixture of crops, which include linseed, groundnut, onions, safflower, minor millets etc. low lands are used for winter rice if suitable. The traditional measurement of land (*Bigha*) is 62 decimal. The winter rice yield is 20 *monds* per *bigha* or 30 *monds* per acre. Since last 2 years IRRI *Boro* rice is being grown in this area on low and medium land, yield of which is 50 *monds* for *bigha* or 75 *monds* per acre (1 *mond* = 40 kg.).
- Fishing in the river: Baring a particular fishermen community (*Jailla*), the fishing in the river is more of a seasonal and optional livelihood activity. In the absence of any kind of environmental law enforcement by the government, the entire water body of the area is being exploited to its last extent, which has very badly affected the aquatic fauna. The local people are using different kinds of nets and gears (both traditional and modern). The people feel that the availability of fishes and chances of catch have been reducing drastically over the last decades which has affected the fishermen community tremendously.
- Sale of Catkin: The catkin grows abundantly on the poor sandy soil of the chars, which is also considered as a source of income

by the char dwellers. If the land is unsuitable for any other crop, catkin is allowed to grow which is harvested during October – November and are sold in balls. Roughly, about TK 2500 – 3000 is earned from the sale of catkin from 1 *bigha* of land. Catkin is mainly used for thatching of roofs and making the wall and fencing of houses. Vast areas of catkin land, which is looked after by the people living around the land (may or may not be the real owner) share the income on a 50: 50 basis. Often the traders from the main land come to purchase catkin, which is transported to different Markets by boats.

8.2. Vulnerability and coping

In Bangladesh and elsewhere, it has been observed that one vulnerable segment of society consists of the households whose heads are females. The normative family used to be premised upon a division of labour, with the husband being the main wage earner and the wife being the homemaker, although dual wage earners are now quite common. By contrast, the female head of household may earn only one wage (which is often lesser than men's wages) as well as being responsible for the housework and family. If the nuclear family is regarded as ideal, then the female-headed household is considered abnormal by reason of a general breakdown of the social and moral system by way of abandonment, divorce, unwed motherhood, and so on.

Female-headed households are focus of poor and vulnerabilities of life on the chars, but in addition they suffer from gender specific

vulnerabilities, which are ingrained in the society. The phenomena of early marriage, dowry, illegal divorced, abandoned and the consequences for women headed households in society, seriously affect women's life options (DFID, 2000). In the case of women generally, do not go to market because of the *parda* (veil) which give them limit their access to market, reduce earning source, exclude from ownership and control over a fair share of assets, and discriminate against them through inheritance. For example:

The only source of Rasheda's income is sewing machine. By this time, her husband has become a truck driver after leaving narcotics and expressed his willingness to go to her parents to get her back again. He wants to get his offspring back. However, she does accept his proposal. Because, she has no companion in her life except her daughter. She wants to educate her daughter to make her established but her society does not appreciate it. In this situation, she does not find any alternative than sending her daughter back to her (daughter) father. Moreover, people whisper for keeping a young girl at house. Therefore, she has decided to pass her life alone after sending her daughter back to her husband. It will also be difficult for her because being a lady it is difficult to live alone in this society. However, she will lead her life with her limited income in spite of her hardship. Though many attractive proposals for her marriage are coming, she is no more willing to marry again.

(Source: Appendix 1, Case Study 1)

All of these practices mean that women are unable to give more money when it is needed. Even they have no access to appropriate healthcare when they become ill. At the same time they have to look after their family in the time of crisis, illness and weal and woe as a social obligation. Moreover, they have few assets and little financial security if they lose their husbands. Through this research, it is learnt that they are deprived of such opportunities, which are basic need of every human. Thus, this issue of women's status is clearly revealed as a key element of poverty in the Union. (Please see Appendix 1, Case Study 8).

The deterioration of woman's health basically depends on early marriage. Illiteracy, lack of earning and financial crisis is also included. When a married woman under 18 gives birth to a baby both her and her baby's health gradually become worse. The reason is that she cannot get appropriate diet as she needs owing to poverty. For instance:

Shanti Bala's husband started a cobbler's shop in the market in partnership with another person. With all that he was earning they could manage their rice and salt to eat. One day he told her that he would go visiting to Ullapara. After two days, he went to Ullapara. After fifteen days of his departure, he heard sad news. When her husband was singing songs in a night, he felt a pain on his chest. Then he went to a place where some other people were taking Ganja (Hashish). His pain rose up. They called in a doctor but he had died before the doctor came. She became nearly a mad on hearing this news. Many people came

and tried to console her but she could not calm down even she could not attend her husband's funeral. Her husband's relatives staying at Ullapara managed his funeral. Her bad luck returned her back to her father's house as she had no asset at her husband's house nor there was nobody at that house except her. None of her relatives cared for her. Everybody at that time was inundated with his own problem so, no one could think of her.

(Source: Appendix 1, Case Study 6)

The incidence of dowry varies greatly throughout the union of the chars that in some areas it is frowned upon whilst in others it is the norms. There are also indications that in some parts, incidence is increasing. Payment of dowry is one of the main causes of indebtedness in the union, as people try to put their daughters into a better life, or compensate the groom's family with their own poverty. For example:

By this time, Shahaton elder daughter becomes matured and her brother in law arranged her marriage for a dowry of only Tk. 1000. She shared Tk. 500. for dowry, she arranged marriage near to the village. After her younger daughter had completed class eight she managed her marriage without dowry. Her son-in-law works in Malaysia, it was his second marriage.

(Source: Appendix 1, Case Study 7)

Another example is mentioned below:

When Amena's daughters were becoming matured, she arranged their marriage with dowry. Then she had to sell almost all her land for their marriage. Hence, she became poor again and started passing a measurable life once again. She needed dowry of TK. 500, 2000, 3000, 6000 for her each daughter respectively

(Source: Appendix 1, Case Study 5)

The women are not allowed to go to market to sell anything. They are kept rearing livestock, collecting fuel, tying them into bundle and some other food items made by them are preserved for the next. The men take all these things to market and sell them. In case of failure to return home right in time from his place of work (labour), their families have to depend on the other men of the family or neighbours for shifting their goods to the market. Female heads (Widow) in every village said that although they do not like this, they have no other alternative way except depending on others. They are always afraid of being cheated or not paid the right price. However, the women handle livestock products like milk, eggs and occasionally chicken which are sold from home. Naturally, the price at home always remains lower than that of the open market. The social restrictions on women's free movement affects the poor women headed households most. It is quite large in number in all the villages when I have visited. Although the women in *de-facto* households said that the decisions regarding sale or purchase of livestock are taken jointly with their husbands, the act of sale or purchase is really done by the men always. They felt that

the sale and purchase done together, definitely have gained more and particularly the women had better control over the situation.

8.3. Crisis & Shocks (natural, conflict etc)

In this study, calamity is a part of the char dwellers in every day life. It has been found that natural calamities seriously affect their livelihoods. FHH are faced with river erosion, cyclone, flood, heavy rainfall, cold weather, storm, water logging, scarcity of pure drinking water, and drought. For example:

Alea was living in Rajapur village. By the way, one day as the village was abolished from they lost their homestead and cultivable land. Then they shifted their house in Changong village.

(Source: Appendix 1, Case Study 2)

The people of the char frequently face a lot of problem because of the erosion of innumerable homesteads. In spite of this, the char dwellers do not want to leave the place and try to join with the landless people of the mainland or live in nearby towns and cities. For Example:

In the flood season, Shahaton has to face another problem because both of them are female-headed households. They faced food insecurity, water crisis and fuel crisis. Because the tube-wells were submerged, they had to drink the river water. They were very frugal in habits. Fuel was also scarce. Many of them had only one meal a day but every

body always helped each other. In 2004, when the floods came, they took shelter on the roof at first. But within a few days the water had risen so much that they had to flee to the mainland. There they lived on the embankment, in cramped and dirty conditions. They had to buy all their food. Many people got diarrhoea. It was a difficult time, especially for the women.

(Source: Appendix 1, Case Study 7)

If the poor female heads lose their houses by floods and erosion, at that time the household belonging are immediately shifted. By the term, shifting of households in the char, means leaving the place for survival of many families "whether they will migrate or live for 2/3 years on embankments (please see Appendix 1, Case Study 3,5,7). Most interesting point here is that the people of this place has an embankment near their own land where they can take refuge during erosion and flooding and can keep an eye on their land. This is not the case for all. The people who have marginal land under water have to travel a few distances to find out raised land or embankment. The present situation seems better somewhat at this point when many families come back to their old locations and the river tends to move further away. For example:

Alea has a few lands under the Jamuna River. When the Char sandbar appears, she will get her husband's land again.

(Source: Appendix 1, Case Study 2)

A number of events occur in the month's prior to flood. Necessary preparations are made before hand for running the whole household if river erosion and flood occurs. Female will start to ration food, stock up on fuel wood and store seeds for planting after flood. In the union when men are absent or no male member, they can protect them, not their assets, but some neighbours or kins help them. For instance:

Dilkusha mentions that during this period, they live on their stocks of food and savings and sell livestock when they need cash. If the flood is lengthy and food stocks are short, other assets may be sold. People begin eating inner stems of banana plants in the absence of flood.

(Source: Appendix 1, Case Study 9)

During this period, people live on their stocks of food and savings and sell livestock when they need cash. If the flood is lengthy and food stocks are exceeded, other assets may be sold. People resort to eating inner stems of banana plants in the absence of flood. On the that time all types of earning remain paralysed during the time of flood. For illustration:

Amena has some experience about the flood in 1988, 1998 and 2004. When the flood inundates the char, when the period of high water is long, crops in the fields die and the harvest is lost, but if it recedes after less than 11 days each time, local varieties of water logging resistant paddy may survive. After the flood, villagers repair damage

dams. At the same time no livestock, no food, and no medicine even no wage are easily available. Crisis of pure drinking water is very acute. Various diseases of both men and animals are seen in an epidemic form.

(Source: Appendix 1, Case Study 5)

When the period of high water is long, crops in the fields die and the harvest is lost, but if it recedes after less than 11 days each time, local varieties of water logging resistant paddy may survive to be harvested. After the flood, they repair the damaged dams. On that time, this is a most vulnerable time since there are no livestock, no food, and even wages are not available then. Sickness of both people and remaining animals are seen in an epidemic form. For example:

Dilkusha has some experience about the flood. In 1998, during the floods she remained alone in the house because obviously she had to look after the house. She took her children to stay with relatives on the mainland. On that time, they had one meal each day and drank the river water. She mentions that during this period, they live on their stocks of food and savings and sell livestock when they need cash. If the flood is lengthy and food stocks are short, other assets may be sold. People begin eating inner stems of banana plants in the absence of food.

(Source: Appendix 1, Case Study 9)

Both negative and positive, flood and river erosion have impact on their livelihoods. The study findings reveal that river erosion affects most of the families. They noticed that erosion destroyed their houses and house lands, but flood did not destroy their land, it is helpful for their livelihoods. It makes land a fertile. They admit that flood is good for the char dwellers. They wish for the flood to come. For illustration:

Shahaton noticed that erosion destroyed their houses and house lands, but flood did not destroy their land all time, it is helpful for their livelihoods. It makes a fertile land. Moreover, flood is good for the char dwellers. They wish for the flood to come.

(Source: Appendix 1, Case Study 7)

8.4. Support from family and friends

Children and relative also play an important role in household level strategies, contributing to overall household income, domestic work and childcare. Many children of this study area are involved in the long hours of labour elsewhere. For example:

Amena, a widow of 70 years, husband's name Chandu Talukder is living in the village of Rehai Gabsara, Rulipara Char, Gabsara Union. Her husband died of heart attack during the liberation war. She has five daughters. Elder daughter died when her daughter had two and two sons. She is staying with her second daughter now.. .. Her son-in-law gives her every thing even money when she needs, and never refuses her. Her son-in-law is a day labourer.

(Source: Appendix 1, Case Study 5)

Another instance is mention below:

Joybanu collects fuel from here and there. Her mother and daughter help her in collecting fuel. In rainy season, it becomes difficult to collect it.

(Source: Appendix 1, Case Study 4)

When they arrange marriage of their daughters, they try to arrange it within their union. All inhabitants are somehow related to each other, and get help from relatives in times of need/weal and woe. For example:

By this time, Shahaton elder daughter becomes matured and her brother in law arranged her marriage for a dowry of only Tk. 1000. She shared Tk. 500. for dowry, she arranged marriage near to the village.

(Source: Appendix 1, Case Study 7)

When female members become female-headed households, they face problem with their land or other assets. However, a family member takes all the assets or land of the female illegally. They do not know it because they are illiterate and they believe them (son, brother or brother in law). For that reason, their friends/nelghobours and relatives come to help them. For example:

After one year, the erosion of the Jamuna destroyed Shanti father's house. At that time, Shanti was living in acute hardship with her old parents, two daughters, and one son of her own. Then she told her father that an organization named SCI was providing houses free of cost on khas land made of six-foot tin for the poor people. Her father talked to the chairman. Chairman managed a house for them. They started living there. Chairman managed a VGD card for them. With 30 Kg of wheat they were receiving for that card, they were managing their family.

(Source: Appendix 1, Case Study 6)

The char dwellers respect all of female-headed households, they think they are "Ashahai" that means help less, so they come to help them. For example:

Alea mention that men do not like the mobility of female outside the village. They (men) are not habituated to in seeing female moving outside the community because of the prevalence of parda. Men believe that women should always work inside the house. Men never like the female's going to the market or field.

(Source: Appendix 1, Case Study 2)

8.5. Building formal & informal survival network

The livelihood security of women in these contexts changes their position in the life cycle; diversity among women in terms of age, of the household heads, class, status etc. It has important implications of access to resources and capabilities. Please see Appendix 1, Case Study 5 for more details. The female often make trips to visit kin, but above all to hut to buy household items or other everyday necessary.

For example:

Moreover, Alea mention that men always help female with sympathy. Men think this is their moral obligation to help the female-headed household in the village. Therefore, they sometimes do it. Some time she goes to the market.

(Source: Appendix 1, Case Study 2)

Most of the females have been living in the Gabsara union for generations. There is, therefore, a wide network of relations with other villagers and with other chars. However, this is not just a result of the sedentary nature within their own community, but a strategy to be able to count on solidarity in crises. When marriage partners are sought for their children, parents take care to ensure the rise of networks. Marriages between char dwellers and mainland dwellers are

especially popular for this reason as this provides an escape route to relatives unaffected by the floods if necessary. For example, some char dwellers took refuge with mainland relatives during the 1988 floods. For instance:

Amena has been living here since the existence of the char. Before coming here, she was living at Chandani char. She came here when the Char eroded. All agricultural land was destroyed. When the river engulfed their house, they went to Dinajpur by boat in quest of living by selling their household belongings. Here they were passing with hardship as her husband could hardly manage any work. Most of the time she was begging from door to door to feed her children

(Source: Appendix 1, Case Study 5)

In all cases, women acknowledge that this change of status results in greater insecurity. The study has particularly highlighted the greater exclusion of women than men from social and political networks, and the greater isolation experienced by widowed women and others who are living alone (please see Appendix 1, Case Study 5). In a sense, such ceremonial expenditure is a traditional form of insurance, since social networks and the extended family can be critical for survival.

8.6. Living Through Fictive

It has been found that some women who have none to look after her, neither her husband nor, her kins, living with fictive. When a woman finds no one around her to support her, even her husband and her kins are unwilling to help her, she some times finds out her shelter in some no-relatives house. It is sometimes safer and honourable for her than living with her husband. Though these types of incidences are very rare, however it does exists. For illustration:

Omesha was living here and there, in search of work. The work was not fixed. Sometime she got money and sometime got a single meal. It was not fixed. She had no permanent house. She was living just like a refugee. Most of the neighbours suggested her to go to Shahaton's house to stay with them. After that, she came and told her about her situation. On hearing those stories, she agreed to let her stay with them. They have no blood relation. They are now real sisters to each other.

(Source: Appendix 1, Case Study 3)

CHAPTER NINE:

CONCLUSION

This study attempts to clarify some of the issues concerning FHHs. These issues include the characteristics of the female heads. Based on the results of the study, the presence of female headship in Bangladesh is more of rural phenomenon. Majority of it are consequence of the absence of the spouse due to death. In terms of age, thus, the female heads are relatively older than the male heads. Based on working status, they have lower participation in the labor force compared to that of the male heads. Meanwhile, a large number of those female and male heads who are working have permanent jobs. The distribution of the employed household heads based on their major occupation is distinctly different. In addition, female heads are more likely to be engaged in the household sector while the male heads, in the agriculture sector. All types of workers, both male and female heads work in their own house. However, in the wage and salary workers group, females and males are in the agricultural sector. Female heads are more likely to belong to the unpaid family workers group than the males.

Looking at the household characteristics, the size of households headed by females is relatively smaller than the male-headed households. Both types of households are mostly composed of the children of the heads though the number is higher for the male-headed households. The presence of the spouse is more prevalent in the male-headed households while in the FHHs; it is more likely that the

grandchildren, parents, and in-laws of the female heads reside with them. These results suggest that female-headed households have a lot more people that help them support and maintain their household. Looking further at these household members, majority of the household members headed by females are males, older, a lot more skilled and a lot more capable of working.

Findings

This research delineates the different characteristics of the female-headed households in Bangladesh in comparison with that of the male-headed households. The findings are as follows:

- Most of the female heads are concentrated on the rural areas while male heads are common in the rural and urban areas.
- Female heads are relatively older compared to male heads.
- There are more female heads than male heads who have not completed any grade but there are also more female heads who have reached college than the male heads.
- Majorities of the female heads are widowed while the male heads, married.
- With reference to status of employment, majority of both female and male heads are found employed. However, relatively more female heads are not in the labour force.
- Both male and female heads work in their own house.
- Agri-labourer work is the most common occupation among the female heads.
- Permanent status is the most common nature of employment for both the female and male heads.

- Male-headed households are larger in number than the female-headed households.
- Other relatives, parents, in-laws, and non-relatives are more dominant in the FHHs than in the male-headed households.
- The presence of spouse is relatively dominant in the male-headed households than female-headed households.
- The most common working period per day is 10 hours for both heads, but the results show that female heads have relatively less working hours compared to the male heads.
- Larger number of co-residential children is found among the male-headed households than in the female-headed households.
- Co-residential members are younger in the male-headed households compared to those in the female-headed households.

Recommendations

Despite the findings, more evidences are needed in order to obtain more conclusive results on the characteristics of female-headed households vis-à-vis male-headed households. It would probably need more comprehensive sensitivity analyses than what has been conducted in this study. A further improvement of this study could be done by linking the Labour Force Survey with the Annual Poverty Indicator Survey of the BBS, to come up with indicators on the status of the living condition of female-headed households and the male-headed households. Furthermore, a link with the Family, Income and Expenditure Survey could reveal in terms of income which type of households is more disadvantaged and is more likely experiencing poverty. A link also with the survey may be in order to identify

households, whose male heads may be out of the country and working, leaving the wives as the *de-facto* heads of household.

This important area in which much additional research is needed on existing non-contributory pensions and grants to FHH, focusing both on their impact on wider poverty reduction and the well being of FHH. This will also require governments and civil society to adopt a broader approach to social security for FHHs.

ANNEXES 1

Case No: 1

A Case Study on Rasheda Begum in Gopinathpur Village

Rasheda Begum (Rajia), a Divorced woman, Father's Name: Baharul Talukder, married a person in a hilly area in Nandail (in Mymensingh District) in 1981. She had been passing her days with pleasure in her husband's house for a period after her marriage. Unfortunately, her husband got some wicked circle when he started taking narcotics and became addicted.

Day after day, he became unable to work and was dozing numbness in the street. It hurt to her prestige and her parents and brothers managed to divorce her husband. It is worth noting here that at that time she had one daughter. She took her daughter to her father's house.

Thereafter she stayed at her father's house for about next ten years. But once upon a time her parents fell into a worst crisis and she along with her daughter had to leave their shelter. As she was not much aged, her neighbours and well-wishers decided to arrange her second marriage but she did not agree. Many were whispering that she would have hampered her father's prestige. Still she was bearing and promised to pass the rest of her life without the company of a male partner in her mind. Although she was in all her turmoil. She had to manage to continue her daughter's education up to SSC.

The only source of her income is her sewing machine. By this time, her husband has become a truck driver after leaving narcotics and expressed his willingness to go to her parents to get her back again. He wants to get his offspring back. But she does not accept his proposal. Because, she has no companion in her life except her daughter. She wants to educate her daughter to make her established but her society does not appreciate it. In this situation, she does not find any alternative than sending her daughter back to her (daughter) father. Moreover, people whisper for keeping a young girl at home. Therefore, she has decided to pass her life alone after sending her daughter back to her husband.

It will also be difficult for her because being a lady it is difficult to live alone in this society. However, she will lead her life with her limited income in spite of her hardship. Though many attractive proposals for her marriage are coming, she is no more willing to marry again.

Case No: 2

A Case Study on Alea Begum in Changong Village

A twenty years old woman, Alea Begum has been abandoned by her husband since the last four years. Her husbands name is Moina Mondal. She has one son and one daughter.

She was born at the village of Changong in the Char of Rulipara under the Union of Gabsara. She got married inside the same cha, a neighbouring village named Rajapur. Her parents are still alive. She has four brothers and three sisters. She married 13 years ago. Her relatives arranged her marriage. Her husband had married one before he married her. She got married without dowry.

At first, her husband divorced his first wife then he married her. It was arranged by her family. Her husband was a day labourer. In the off seasons, he used to go to Dhaka to pull Rickshaw for two to four months. In this time, he got another marriage in Dhaka city. She heard it from other villagers. Most of the villagers work in Dhaka as day labourer or Rickshaw puller. However, she has never been to Dhaka because she is a woman her husband sometimes sends money from working area.

When her husband backed to the village she charged him of the rumour. He denied the incident. One day her husband fled away from the village. She realized, she was abandoned by her husband. After twenty days, he came back with his first wife. She quarrelled with him

and with his first wife. Finally, it was decided that they would live in separate house.

Most of the time, she was to quarrel with her husband and her co-wife. She was passing unhappy life. During that time, they were living in Rajapur village. By the way, one day as the village was abolished from they lost their homestead and cultivable land. Then they shifted their house in Changong village. In addition, she pushed her husband to divorce his first wife otherwise; she would not live with her husband. For that reason, she arranged a *salish*. After that, he was convinced and divorced her. He did not go to Dhaka again. He was working within the village. Most of the time, he did not go to find a work. Her infant child could not get food in time. They were making quarrel all the time for food and other requirements.

One day, she made a quarrel with her husband and told him that as he had nothing to do he should leave her. It was the fact of that night when he left her. Thereafter, for the last four years she does not know where her husband has been. She is waiting for him. She believes that every man or woman gets married once in his/her life. Therefore, she will never marry again. If her husband comes back, she will welcome him.

Her husband's first wife is also searching for him in Dhaka city along with her relatives. His first wife has not been divorced; she is also an abandoned just like her.

Men do not like the mobility of female outside the village. They (men) are not habituated to in seeing female moving outside the community

because of the prevalence of *parda*. Men believe that women should always work inside the house. Men never like the female's going to the market or field. Moreover, men always help female with sympathy. Men think this is their moral obligation to help the female-headed household in the village. Therefore, they sometimes do it. Some time she goes to the market.

She has a few lands under the Jamuna River. When the Char sandbar appears, she will get her husband's land again. She has some cattle (goat, hen, and duck) and has a small garden. She sells vegetables and fruits in the village and in the market. This is her only source of earning to maintain her livelihood. For three years, her relatives have been helping her in selling those, now her son helps her. She mentions that most of the buyers cheat her son. They have nothing to do. Her son is only six years old.

She is a member of VGD group of the UP. She gets 27 KG of wheat from UP. She makes flour from wheat. Then she prepares *ruti* from flour to eat. For one meal, she prepares it. She cannot take three meals a day; she takes one full meal then remains half-starved in the next. She only buys rice, oil, salt and onion from the market. They can get help from the neighbours. If she feels anything short, she goes to the neighbour to borrow and she repays them. It does depend on relation. Sometimes, they try to refuse her because she will not return in due time.

She uses tube well water for cooking, bathing and washing. She collects it from outside. Her children help her in collecting water. She collects fuel and vegetables from the field. The landlord does not

prohibit the poor. She never buys the fuel. She has no latrine; they use the open field for defecation. Her house is made of bamboo and straw.

Case No: 3

A Case Study on Omesha in Rulipara Village

Omesha lives in Gobindapur village in the char of Rulipara under Gambaro Union. Her husband's name was Shahabuddin. She was born in the village of Boro Joypur, Char of Chandipur, Union of Gabsara. When she was ten, she lost her parents. Now she is living with another female head named Shahaton, a widow. This family is double-headed household. She is a wretched lady, separated from her husband.

Once upon a time, she was begging from door to door within her kin and neighbours. A few days ago, she worked in a landlord's house as a day labourer. Her mother was the second wife of her father. She is the only daughter of her mother. Her father had six daughters before his second marriage. He married her mother for the want of a son. When her father died, she was three years.

She has some experience about the flood in 1988, 1998 and 2004. When the flood inundates the char if the period of high water is long, crops in the fields die and the harvest is lost, but if it recedes after less than 11 days each time, local varieties of water logging resistant paddy may survive. After the flood, they repair the damaged dams. Since this is the most vulnerable time there are no livestock, no food, even wages are not available then, and sickness of both people and any remaining animals are seen. On this time, the villagers got relief from government organization and NGO. One NGO (SCI) built houses for the poor people. When the *matber* called the poor villagers to

distribute the houses she went there to get one. At the time, Omesa was introduced with Shahaton. From the relief she did not get the house but Shahaton got.

She was living here and there, in search of work. The work was not fixed. Sometime she got money and sometime got a single meal. It was not fixed. She had no permanent house. She was living just like a refugee.

Most of the neighbours suggested her to go to Shahaton's house to stay with them. After that, she came and told her about her situation. On hearing those stories, she agreed to let her stay with them. From that time, Omesha was living working as a maidservant in the landlord's house. They were surviving by doing hard work. Once upon a day a letter came from the chairman that some destitute women would be recruited by SCI. She got a job in SCI's earthen work through the chairman with the help of her neighbours. Omesha began working for SCI.

Thus, she was introduced with her colleague(male) named Shahabuddin and became a friend. He was also involved in this work. He was distributing wheat among the earth workers. Day after day, everybody came to know about their relation. He was a married person. But he liked her very much and managed to let her know of his willingness to marry her. She also liked him very much. Therefore, she agreed to marry him.

After they had got married, she came to husband's house and living with co-wife and stepchildren. One day she became pregnant and lost

her job. Because of pregnancy, SCI did not allow to work. However, authority promised that she would get her job back after delivery. She mentioned that her husband married her because of her job. When she lost her job, everybody behaved rudely with her. Meanwhile, when she delivered a daughter, nobody welcomed the new baby; every member of the family tortured the infant child. For this reason, every day they made a quarrel with her for nothing.

One day she told her husband that she would go to her sister's house (Shahaton). Her husband agreed as soon as he heard it. Then she left her husband and came back to sisters' house. At that time, she again managed the SCI's earthen work. In 1998 flood, the roads were damaged and she lost her job again. After that, she decided to work with her sister. Her sister was frying *muri* (fry rice) and selling it within the circle of her kins and neighbours. However, she did not sell its in the market because she was shy. Now Omesa is selling *miri* in the open market as she has crossed the barrier of shyness working as a fieldwork in the SCI's earthen work previously.

Case No: 4

A Case Study on Joybanu in Rehai Gabsara Village

Joybanu, age 50 is living in the village of Rehai Gabsara, Rulipara Char, Gabsara Union. Her husband's name is Mojibor. She has no child. Her husband is a day labourer.

Three years ago, she adopted a daughter. The girl was only 20 days old. Her daughter was born in a neighbouring village named char Bahari in Char of Mager Patol . Her daughter knows that she is adopted taking from neighbouring village. Her mother is a widow and lives with her. Her husband is a day labourer. When he cannot manage work in the village or around the neighbouring villages, he goes to other District in search of work. He works there as a day labourer. Her husband goes out from the village because of searching work and getting more money and better opportunity than the union.

When her husband goes to work for three to five months, she faces some problems e.g. shopping, getting treatment. Because in absence of her husband, for everything, she has to depend on the neighbours or kin. Her two brothers live in the same village. Most of the time, they help her. Otherwise, her widow mother has to go to the market to buy household goods or medicine.

Except these, she has no face any other problem in absence of her husband. The villagers of this village are very much caring for their

neighbours. She gets support from them whenever she needs. Even she gets loan from them with high interest if necessity arises.

Her husband has no land. They depend only on labour. She works at times when the neighbours call her to help them in household work or when her kin needs maid labour for harvesting crops. On that time, she goes there to help them. For this work, she gets two meals and half KG of rice per day. On that time, her mother takes care of her daughter.

She can take three time meals However, her sanitary condition is not well and good, and it is a *kaccha* latrine. She has some livestock and a vegetable garden. Some time she sells her products when she needs. Her mother helps her in selling.

She collects fuel from here and there. Her mother and daughter help her in collecting fuel. In rainy season, it becomes difficult to collect it.

Case No: 5

A Case Study on Amena in Rehai Gabsara Village

Amena, a widow of 70 years, husband's name Chandu Talukder is living in the village of Rehai Gabsara, Rulipara Char, Gabsara Union. Her husband died of heart attack during the liberation war. She has five daughters. Elder daughter died when her daughter had two and two sons. She is staying with her second daughter now.

She has been living here since the existence of the char. Before coming here, she was living at Chandani char. She came here when the Char eroded. All agricultural land was destroyed. When the river engulfed their house, they went to Dinajpur by boat in quest of living by selling their household belongings. Here they were passing with hardship as her husband could hardly manage any work. Most of the time she was begging from door to door to feed her children.

After six months, in one night, her husband felt sick owing to heart attack. They had no money to go to hospital at that time. Within half an hour her husband died. She and her neighbour buried her husband at Dinajpur.

After six days, she and her children backed to Rehai Gabsara. This char was of her grandfather and in laws. When the char was destroyed her grandfather went to Chandani char. When that char was destroyed again, her other relative backed here and tried to collect land from the

settlement office. Again, she sold her house and household items. When she backed with her infant children, the bus driver did not get money from her because she told him about her situation and the driver was convinced by her. After she has come back to the char, she has been staying with her other brothers-in-law. Her brothers-in-law did not help her. At that time, she did not get three meals a day even her children did not because her brother-in-law did not give her money. Therefore, in-laws requested her to go to Shirajgong to get better condition. Because her children did not get food timely. They were passing days without food. At the time, she decided to involve her elder four children in bondage labour. Some of them worked as a maid servant, agri-labour, boatman and cowboy. Then she went to Shirajgong to her younger brother-in-law to beg his help in this situation.

Her landlord, Hira was very much a gentleman. He was the chairman on that time. He wanted to know about her and her husband. She told him everything. Thus, he gave her jobs at his house.

Her father-in-law had land from which her brothers-in-law were getting benefit then. But she was deprived. The landlord promised that he would manage to give her land back from her brothers-in-law. He told this to some of resource persons. He described the situation to them, then the resource persons requested the *matber* of this char and then the *matber* called for a *salish* to establish the rights on the inherited property of a deceased. Therefore, she got her husband's land back again. It took six years for her to get the land back. At that time, she was working in landlord's house. She started cultivating the land with the help of the neighbour. She returned her children from

the bondage labour. At that time, she was crossing their measurable period.

When her daughters were becoming matured, she arranged their marriage with dowry. Then she had to sell almost all her land for their marriage. Hence, she became poor again and started passing a measurable life once again. She needed dowry of TK. 500, 2000, 3000, 6000 for her each daughter respectively. After then another two sons married. One by one, she arranged their marriage within two years near to the village. She was staying with her sons and daughters-in-law. She had some land and they were passing happy life. Four years ago, she decided to give charity to the mosque without her sons' permission. Her sons did not like it. For this reason, her sons and daughters-in-law did not like her even they could not tolerate her. She could not get enough food. She always felt hungry.

Her elder daughter lived in this village. Most of the time, she went there to take food. Her daughter and son-in-law love her very much. One day her daughter-in-law did not give food and made a quarrel with her. Day by day, it was becoming a regular event. Most of the time she remained lese where and passed her days without food to eat.

Therefore, she went to her daughter's house for shelter. Her daughter was only her shelter. She never arranged any *salish* or raised any complain against her sons. Thus, her son-in-law offered her to stay with them because it was a matter of prestige for the family. It was great opportunity for her. Then she decided to stay with her daughter and still she had been with them. Her perception was that "*boura*

zhagra kare, meyera zotnokare" it means that the daughters-in-law quarrel but the daughters take care.

Her son-in-law gives her every thing even money when she needs, and never refuses her. Her son-in-law is a day labourer. Most of the time, he goes out to different places for three to five months. They have no child. Three years ago, her daughter adopted a daughter. They love her very much.

Now she goes to her son's house when they prepare good food or take care of their children when they are busy. She has no problem now. She thinks she will die here. She was a member of JCDP *samity*. She was dropped out from the *samity* because she had no money. She enlisted her daughter in law's name in the *samity*. Her daughter-in-law is a member of the *samity* now. Three years ago, she got a VGD card from the UP. Now, she is not involved in any institution/organization.

She has some experience about the flood in 1988, 1998 and 2004. When the flood inundates the char, when the period of high water is long, crops in the fields die and the harvest is lost, but if it recedes after less than 11 days each time, local varieties of water logging resistant paddy may survive. After the flood, villagers repair damage dams. At the same time no livestock, no food, and no medicine even no wage are easily available. Crisis of pure drinking water is very acute. Various diseases of both men and animals are seen in an epidemic form. Here Amena expresses her feelings that flood are undoubtedly destructive but constructive in the life of the extreme poor especially living in the char area. Because government

organization and NGO come to distribute necessary relief goods among the poor.

Case No: 6

A Case Study on Shanti Bala in Punglipara Village

Father's Name: Sukhdev Ravidash, Village: Punglipara, Post Office: G. Rampur, Bhuapur, Tangail. Shanti Bala had only two daughters. She had no brother. Her elder two sisters were married before her marriage. She was the youngest among her sisters. She got married with Rabidash's son of Sirajgonj in Pakistani regime.

Her father-in-law passed away after five years of her marriage. Her husband was working in a new shoe factory. Later on, he left the cobbling profession and started working in a lathe workshop. During the liberation war in 1971, the Pakistani Military burned their house. Losing all their belongings in fire, they went to her father's house. However, she did not find it better to live in her father's house and they somehow managed to live there with them. Her father was an old man; moreover, he had little properties. He was in crisis and by some way managing his days to pass.

Her husband started a cobbler's shop in the market in partnership with another person. With all that he was earning they could manage their rice and salt to eat. One day he told her that he would go visiting to Ullapara. After two days, he went to Ullapara. After fifteen days of his departure, he heard sad news. When her husband was singing songs in a night, he felt a pain on his chest. Then he went to a place where some other people were taking Ganja (Hashish). His pain rose up.

They called in a doctor but he had died before the doctor came. She became nearly a mad on hearing this news.

Many people came and tried to console her but she could not calm down even she could not attend her husband's funeral. Her husband's relatives staying at Ullapara managed his funeral. Her bad luck returned her back to her father's house as she had no asset at her husband's house nor there was nobody at that house except her. None of her relatives cared for her. Everybody at that time was inundated with his own problem so, no one could think of her.

After one year, the erosion of the Jamuna destroyed her father's house. At that time, she was living in acute hardship with her old parents, two daughters, and one son of her own. Then she told her father that an organization named SCI was providing houses free of cost on *khas* land made of six-foot tin for the poor people. Her father talked to the chairman. Chairman managed a house for them. They started living there. Chairman managed a VGD card for them. With 30 Kg of wheat they were receiving for that card, they were managing their family.

Suddenly one-day she found roundworms coming out through the nose and mouth of her son and he died immediately. Her cousins managed the funeral of her son. Then after one year, her old father passed her away. Her cousin arranged his funeral too. He used to help her in her all difficulties. Suddenly in a night, she witnessed rubbery in their colony. The miscreants robbed of the houses where there was nobody inside. However, they could not rob of those houses, where there was some one staying in the house. However, after that event she felt

insecuritized there. She told it to her cousin and he managed to bring all her belongings from that char to Gabsara union and manage to make a house for her near the union *parishad*. She was living there. Meanwhile, within two years her old mother passed away. She was passing her days with her two daughters in a measurable condition.

Once upon a day a letter came from the chairman that some destitute women would be recruited by SCI. She got a job in SCI's earthen work through the chairman with the help of her cousin. She began working for SCI. By this time, her elder daughter became matured. Her cousin arranged her marriage. She gave some money from herself and her cousin managed the rest. After four years, her younger daughter became matured. Her son-in-law and cousin together managed to marry her off to Pabna. By this time, erosion of the Jamuna captured the Gabsara UP along with her house. She then migrated to her second daughter's house at Bhuapur. By this time, her younger daughter's marriage was finalized and she sold her house (i.e. the house materials) in order to bear the expenses of her daughter's marriage.

Now she has no home to live in. She is now staying at her cousin's house. In this way, she is passing her life. This is her life story- a tale of an unfortunate woman.

Case No: 7

A Case Study on Shahaton in Gopinathpur Village

A widow woman, named Shahaton, aged 65. Husband's Name: Motiyar Rahaman, Gobindapur village, char of Rulipara, *Thana*: Bhuapur, District: Tangail.

Her husband died 35 years ago. She has two daughters. All are married. When her elder daughter was six years and younger was three months, her husband died. She has a stepbrother. Her father had two wives. With a view to caring and rearing of her stepbrother, her father got second marriage, after her stepmother had died. She was born in this Char. She mentioned that she moved several times from one place to another.

When she was 10, her family arranged her marriage in Shatquaya, a hilly area in Ghatail *Thana* without dowry. After her marriage, she went to in-law's house with her husband. Her father was a day labourer. Her husband had some land and bought some *khas* land to cultivate. When her husband got chronic illness, they sold their land. For that reason, they lost all of their land. Then they decided to go to Dinajpur in search of work. On that time, she had a two years' daughter. Her cousin helped them to go to Dinajpur. Thus, she started living at Dinajpur. At first, they stayed with cousin. At Dinajpur her husband made a thatched (wall) house made of bamboo. Seeing this work, some people used to come to his house to request him for making bamboo work. On the other hand she used to make *muri*(fry

rice) in the house. For this work, she was earning Tk. 20/50 per day. Her husband had a bad habit of gambling card. So, most of the time her husband lost in the gambling and came back empty.

After six month, she suffered from fever. When she was in rise of fever, her husband told her that he would call in a doctor. She agreed and got asleep. When she woke up, she saw that her daughter was not with her. She tried to search and when she failed, she called her cousin. They were searching all over the places but could not find her. At last, she came to know that her husband fled away along with her daughter. Day after day, she was waiting for them but did not return. After some days, a few neighbours were pushing her to repay money, which her husband took loan from them. As a result, she agreed to repay it. Hence, she was working day and night to repay the loans. All neighbours helped her. After 15 days, she had been able to repay all types of the loans.

After 15 days, she came back to her fathers' house. All villagers and family members were surprised to see her because they knew she was dead. Then she came to know from them that her husband came to her fathers' house along with daughter to seek help from them. He told the story of her death to her parents, even her daughter supported the story too, because daughter was, a little child and he threat her daughter to tell lie. Her husband told them that she died 6 days ago and he buried her at Dinajpur. Then her husband said that he needed money to arrange *cholisha* (*chehlam*, obsequies of a Muslim deceased performed on the fortieth day after his/her death). On hearing the news, her stepbrother and every body helped him to arrange *Cholisha*. He took the money and went to his fathers' house at

hilly area with his daughter. After that she realised the real picture of the history.

In the village, she managed housemaid's work in some houses. Neighbours used to call her to help them when they need. Some people used to give her food or while some others were giving her money. From most of the houses, she was being given food for one time or three times. So either she could manage three meals a day by her self or her brother used to provide her with one meal. Some time the landlord gives clothes, or old *shari*. Her sister-in-law did not like her. Most of the time sister-in-law made a quarrel with her. One day she decided to leave her brother's house. However, brother did not like it. He loves her very much. However, for their happiness, she left her brother's house and started staying at one landlord's house. Most of the time she worked for them as a maidservant.

After three years, her brother found a trace of her husband. She went to the hills with her brother to divorce him. Because, they heard that her husband had got his first wife back again. When they reached there, her husband begged their pardon. Then, her husband divorced his first wife again. Therefore, they decided to live together because they have an infant child.

After a few days, she became pregnant again. On that time her husband worked as a day labourer however, he was losing most of the money through playing at card. Therefore, they could not save money. They are surviving with hardship. One day her husband became sick. They went to a doctor for checking up. The doctor said that it was a serious disease and referred them to Tangail. He also added that it

might cost a lot of money to come round. In that situation, she went to her brother to discuss. Her brother came to her husband's house and took her husband to Tangail for check up. The doctor said that her husband was suffering from leaver cancer. So her husband would not come round. So it's better to return him, she backed again.

On that time, her situation was not good. She was about to delivery. She needed somebody to take care of him. Thus, she decided to go to her brother's house for delivery where her elder daughter was staying with her husband. One day, her sister-in-law made a quarrel and droved her away from her brother's house. She got a shelter in her neighbour's house and delivered off a daughter. She mentions that her brother is a member of the *samaj*. Her brother is a leader of the *bari* who helps during floods, erosion or any other crises. Some time they give loan with interest. After delivery, she backed to her husband's house. Three month later, her husband died. After the death of her husband, she could not manage work to survive some how. At that time, she was in a quandary; she did not know what to do. Then she made a plan to request her brother-in-law to take her elder daughter then she would back her brother's house, if she could manage somehow. She kept her elder daughter there and came back to her brother's house. After coming back, she managed a work. Her main job was to fry *muri* at landlord's house. At that time, she was living in acute hardship in the landlord's house with her younger daughter. On that time, she heard that an organization named SCI was providing houses free of cost on *khas* land for the poor people. She was a lucky person to manage a house. Thus they started living there. After a few years, the owner of land evicted them from the possession.

At first, she tried to save money with a view to buying some necessary apparatuses for frying *muri*. She then deposited money with her brother. When she could save TK. 5000, her brother gave all the money to buy a plot of land for making a house, and finally he gave Tk. 1000 to her brother from his cash for getting registration of the land.

One day, one *Oshohai*(destitute) woman named Omesha came to stay with her. She was not much known to her, she allowed her to live with them. She gave a space to her to live with them. She had been living with them for 15 years. This woman was not with them only for two years when she got married. Now she has taken separation from her husband. After separation, she has come back. She is alone in this world. She has a stepbrother but he can not tolerate her. She was engaged SCI's rural road maintenance work.

By this time, her elder daughter becomes matured and her brother in law arranged her marriage for a dowry of only Tk. 1000. She shared Tk. 500. for dowry, she arranged marriage near to the village. After her younger daughter had completed class eight, she managed her marriage without dowry. Her son-in-law works in Malaysia, it was his second marriage, and they have a son and a daughter. Her daughter is living with her parents-in-law. When she suffers from illness, Omesha takes care of her and goes to the market to buy medicine. This expenditure comes from savings or from neighbour. When they need, her brother helps her at any time and in any problem. She does not go to the market; Omesha goes to the market and buys everything. She has no latrine. Most of the times she cannot take three meals, but can get two meals at least. She faces problem for toilet problem.

In the flood season, they have to face another problem because both of them are female-headed households. They faced food insecurity, water crisis and fuel crisis. Because the tube-wells were submerged, they had to drink the river water. They were very frugal in habits. Fuel was also scarce. Many of them had only one meal a day but every body always helped each other. In 2004, when the floods came, they took shelter on the roof at first. But within a few days the water had risen so much that they had to flee to the mainland. There they lived on the embankment, in cramped and dirty conditions. They had to buy all their food. Many people got diarrhoea. It was a difficult time, especially for the women. She noticed that erosion destroyed their houses and house lands, but flood did not destroy their land all time, it is helpful for their livelihoods. It makes a fertile land. Moreover, flood is good for the char dwellers. They wish for the flood to come.

Case No: 8

A Case Study on Shurzo Begum in Rehai Gabshara Village

Shurzo Begum, a single headed woman, husband's Name: Mohmod Sanowar, Village: Rehai Gabshara, Post: G. Rampur, *Thana*: Bhuapur, District: Tangail.

She has two sisters and four brothers. She has a child. She got marriage with dowry around 3,000tk. Her husband has three brothers and one sister. Seven years ago, her husband was sent to jail for committing a murder. Her husband killed her father in law.

Her husband was a labourer of handloom at Shohagpur of Shirajgong before her marriage. After marriage, he was also continuing this work. Her husband used to come to the village after fifteen days, not everyday. Her husband's earning was neither bad nor good. He gave her nice & costly *shari* and cosmetics. When her husband came to the village, he used to bring something for her and when he was going back, he gave some money to her. Before her marriage, her husband did the same for her mother in law. Nevertheless, after marriage he did not do it, he bought only for her. For that reason, her mother-in-law was not happy with her and tried to make a quarrel with her. Her mother-in-law wished that her son should not do all that for daughter-in-law.

One day when her husband came to the village, her mother-in-law made a quarrel with her, and made a rumour that she had an illicit

relation with her father-in-law. When her husband heard it, he decided to leave the village with her. After that, they left their house and went to Shirajgong where her husband was living. After a few days, her husband asked her if she really had any illicit relation with his father. If not, why has his mother told it? He knew his mother very well. She denied it and tried to persuade him on the logic why her mother-in-law made that rumour.

After three months, they backed again because her husband stayed a mass where some other people stayed with him. Her husband told her that he will rent a house after two or three months then he would come to the village and would take her with him. She agreed and backed to the village and stayed beside her in-law's house. Very often, her father in law was coming to see her because she was pregnant but her mother-in-law never came. Once again, her mother-in-law rumoured that this coming baby was not her son and this baby was her husband's. Her husband heard this rumour. And he came back to the village and made a quarrel with her on this issue why his mother told this. This is true and this coming baby is not his.

After that, her husband stopped talking to her and backed to the working area. One night, she felt ill and called her mother in law, but nobody came to see her. In the morning, she went to her father's house and took her brother to go to the doctor. The doctor told that she is suffering from depression. She needed a person who would take care of her and he prescribed some medicine. She had no money to pay the doctor. For that reason, her brother helped her to pay the fee of the doctor.

One day, she heard a loud piercing outcry from her father and mother-in-law's room. She went there and saw huge blood is coming out from the body of her father in law. Her mother-in-law was crying and lamenting that her son came and murdered his father and ran away. On that time, their neighbours came to their house and took him to the hospital but he could not survive up to the hospital. Her father died on the way. When they reached the hospital, doctor said that the patient was no more, he was declared dead. In the morning, she heard that her husband went to the police station and told everything to the police. It happened seven years ago. However, nobody has gone to deal this case. She has no money to deal with it. But sometime she goes to the jail to meet him. She does not know when it will end nor does she know the present status of the case.

After that, she backed to her fathers' house and had been staying with them. Few months ago, she delivered a daughter and nobody came to see her from her in-law's house though she informed them. She is passing sorrowful days with a daughter and sometimes goes to the landlord's house to get work, and passing most of her days without food. Because her father's is an extreme poor family, so he cannot provide food for her. As a result most of the time, she cannot give food to her daughter. However, she can manage to give one meal per day to her daughter. She is waiting for her husband when he will come.

Her latrine situation is not good. She has some livestock such as hen, goat and she also cultivates some vegetables in her homestead. She has some experience about making house. She is a member of JCDP *samity*. She gets relief every year from the JCDP. She has been a VGD

cardholder from this year. She is passing her life with charity from others.

Case Study: 9

A case study of Dilkusha Begum

Name: Dilkusha Begum, living with a Disabled husband, Father's Name: Malek Sarker, Village: Gopinathpur, Post: G. Rampur, *Thana*: Bhuapur, District: Tangail.

She has two son and one daughter. Her husband Bashir Ali, 30, has a disability. She is a homemaker, is 25 years old. They have two daughters, Dulana Khatun and Selina Khatun. He is a fisherman. Bashir says that his right leg became infected with a disease that causes the flesh putrefied. He first noticed its pain, which produced, in his leg. He went to consult with a doctor after three or four days and the doctor told him that it was a skin disease. The doctor gave Bashir medicine for it, but the pain was still increasing day by day. At present, Bashir feels that he can do nothing more but pass the days with worry. Now she takes decisions almost on all matters in her family and earns an income to support the family.

She has some experience about the flood. In 1998, during the floods she remained alone in the house because obviously she had to look after the house. She took her children to stay with relatives on the mainland. On that time, they had one meal each day and drank the river water. She mentions that during this period, they live on their stocks of food and savings and sell livestock when they need cash. If the flood is lengthy and food stocks are short, other assets may be sold. People begin eating inner stems of banana plants in the absence of flood.

Sometimes it has created problem when her husband goes out to catch fish. On that time, neighbours come to help them and they get help from the JCDP staff. She was a member of JCDP *samity*. Landlord give loan If she runs out of something, she goes there to borrow and she repays them with high interest. It does depend on relation. She is a member of VGD group of the Union *Parishad*. She gets 27 KG of wheat from UP. She makes flour from wheat. Then she prepares *ruti* from flour to eat. For one meal, she prepares it. She cannot take three meals a day; she takes one full meal then remains half-starved in the next. She goes to the bazaar to buys some rice, oil, salt and onion. If she runs out of something, she goes to the neighbour to borrow and she repays them. It does depend on relation.

Her husband has a few lands under the Jamuna River. When the Char sandbar appears, they will get it again. She has some cattle (goat, hen, and duck) and has a small garden. She sells vegetables and fruits it in the village and in the market. This is another source of earning to maintain her livelihood now. Her husbands' excess income from fishing is invested in livestock after returning home. This is one of the few options to invest money for them.

She does not go to the mainland, she mentions that the females try to stay on the chars. When some families fall into a crisis, they move to another island or to the cities with their family or alone. When female become a female-headed household and no more son child, they never move, she mentions that char females have no relative and no skill to do work in the cities. They do only as housemaid servants. Therefore,

they do not try to go out of the village. The females are the most of the vulnerable in the char because they have no land and no skill.

She uses tube well water for cooking, bathing and washing. She collects it. Her children help her in collecting water. She collects fuel from the field. The char dwellers do not prohibit the poor. She never buys the fuel.

ANNEXES 2

CHECKLIST

Transact			
No	Issue	Research Question	Probe
1.	Land	<ul style="list-style-type: none"> ▪ Land Use Pattern 	<ul style="list-style-type: none"> ▪ What are the existing crops ▪ What was the last crop, when it was sowed and when harvested ▪ What would be the next crop and when it would be sowed
		<ul style="list-style-type: none"> ▪ Land ownership pattern 	<ul style="list-style-type: none"> ▪ Who are the owner of the land ▪ Are the owners cultivating the lands by themselves or leasing out or share cropping
2.	Housing	<ul style="list-style-type: none"> ▪ Pattern of the houses 	<ul style="list-style-type: none"> ▪ Structure of the houses-roof, wall, floor(made of). ▪ Number of room per HH, number of member living per room. ▪ Cluster of houses(i.e. different types of houses in different 'paras') ▪ Number of houseless families ▪ Ownership of homestead

3.	Water Sanitation &	<ul style="list-style-type: none"> ▪ What is the major source of drinking water of the villagers 	<ul style="list-style-type: none"> ▪ Number of tube-well per HH ▪ Ownership of tube-well ▪ Situation of tube-well in dry season/flood ▪ Arsenic tested and safe tube well found (%) ▪ Access to safe water (availability)
		<ul style="list-style-type: none"> ▪ Sources of water for bathing, washing, cooking etc. 	<ul style="list-style-type: none"> ▪ Ponds, rivers, canals, ditch etc. their water quality ▪ Use of water for bathing of cattle
		<ul style="list-style-type: none"> ▪ Latrines 	<ul style="list-style-type: none"> ▪ Structure of latrine (inside the HH and open latrines) ▪ HH having no latrine. ▪ Major sources of latrine materials and average cost ▪ People's attitude towards using sanitary latrine ▪ Prevalence's of waterborne diseases
4.	Infrastructure	<ul style="list-style-type: none"> ▪ School/NGO & other Institution 	<ul style="list-style-type: none"> ▪ Presence and use ▪ Compare with the adjacent villages ▪ Advantages and disadvantages
		<ul style="list-style-type: none"> ▪ Road & communication 	
		<ul style="list-style-type: none"> ▪ Electricity 	
		<ul style="list-style-type: none"> ▪ Mobile phone 	
		<ul style="list-style-type: none"> ▪ Transportation 	
		<ul style="list-style-type: none"> ▪ shop/market ▪ Bridge, culvert 	
Social/Resource mapping			
5.	Inhabitants	<ul style="list-style-type: none"> ▪ Families situated at specific points 	<ul style="list-style-type: none"> ▪ Whose house ▪ How many households are there in the specific house ▪ Numbering the HHs ▪ Indicating the FHH
6.	Land	<ul style="list-style-type: none"> ▪ Land use 	<ul style="list-style-type: none"> ▪ Crops, pond, ditch,

				barren land garden	
7.	Natural resource	<ul style="list-style-type: none"> ▪ Land, River, canal, tree 	<ul style="list-style-type: none"> ▪ Location and access 		
8.	Infrastructure	<ul style="list-style-type: none"> ▪ School, mosque, Madrasa, tubewell, NGO, bridge, culvert 	<ul style="list-style-type: none"> ▪ (Number of) in the area ▪ Access to infrastructure ▪ Advantages and disadvantages 		
Welbing Ranking					
9.	Classification of HH	<ul style="list-style-type: none"> ▪ How many classes of people are living in the village 	<ul style="list-style-type: none"> ▪ Definition of different class 		
		<ul style="list-style-type: none"> ▪ listing the HH and assigning them to appropriate class 	<ul style="list-style-type: none"> ▪ Why a HH is being assigned to a particular class 		
Format for Welbing Ranking					
SL	HH number	Head of the HH	HH heads father's/husband's Name	FHH	Class
		▪	▪	▪	▪
		▪	▪	▪	▪
		▪	▪	▪	▪
		▪	▪	▪	▪
		▪	▪	▪	▪
Group Discussion					
10.	History of the village	<ul style="list-style-type: none"> ▪ Ask them to discuss briefly the history of the village 	<ul style="list-style-type: none"> ▪ How long is the village existing ▪ Where are the villagers from? ▪ How many chars does this village consist of ▪ Name of the chars 		
11.	Population profile	<ul style="list-style-type: none"> ▪ How many people are living 	<ul style="list-style-type: none"> ▪ How many HH are there ▪ Average number of member per HH ▪ Total number of Voter (Male & Female) 		
12.	Economic Activity	<ul style="list-style-type: none"> ▪ What are the major economic activities of the family 	<ul style="list-style-type: none"> ▪ Occupations of the villager's ▪ Average earning of the villagers ▪ Women's activities ▪ Major occupations of the FHH 		

			<ul style="list-style-type: none"> ▪ Where do they need to go for earning ▪ Is there available job in all seasons ▪ What is the situation in lean season
13.	Resource	<ul style="list-style-type: none"> ▪ Natural Resource 	<ul style="list-style-type: none"> ▪ Land, River, Cannel, etc. ▪ Their experience and problem in their civil hoods ▪ Crop intensity, fertility of land, fishing
14.	Coping strategy/Migration	<ul style="list-style-type: none"> ▪ Migration (permanent and temporary) ▪ Other strategies to face the external stresses 	<ul style="list-style-type: none"> ▪ Who/when/why migrates ▪ Opportunity gained form migration ▪ Duration of migration ▪ Way of surviving after flood, erosion and any other type of calamities (if happens)

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