



**GENDER SPECIFIC ADAPTATION  
STRATEGIES AND MONGA: EVIDENCE OF A  
SOCIAL DISASTER IN NORTHERN  
BANGLADESH**

GIFT

**DILARA ZAHID**

Dhak University Library



467357

2013

**DIGITIZED**

Submitted in fulfillment of the requirements for the  
degree of  
Doctor of Philosophy

Sociology  
Faculty of Social Sciences University of Dhaka  
Bangladesh

467357

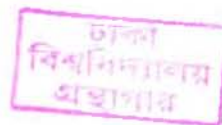
ঢাকা  
বিশ্ববিদ্যালয়  
গ্রন্থাগার

© 2013

Dilara Zahid

ALL RIGHTS RESERVED

467357



## Declaration by the Researcher

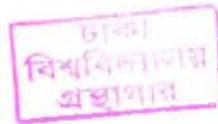
I declare that, 'Gender Specific Adaptation Strategies and *Monga*: Evidence of a Social Disaster in Northern Bangladesh' is my own work and all the sources that I have quoted have been indicated and acknowledged by means of complete references and this dissertation has not been submitted for any other degree at the University of Dhaka or any other institution.

Signature

..... *Dilara Zahid*

(Dilara Zahid)

467357



## Certificate from supervisor

In my capacity as supervisor of the dissertation, '**Gender Specific Adaptation Strategies and Monga: Evidence of a Social Disaster in Northern Bangladesh**' submitted by Mrs. **Dilara Zahid** for pursuing Doctor of Philosophy degree in Sociology, I do hereby declare that the dissertation has been conducted by the researcher's own efforts. The candidate declares that neither of this dissertation nor any part of it has been submitted anywhere else for the award of any degree.

Signature



.....  
( **Mahbuba Nasreen, PhD** )

Professor  
Department of Sociology and  
Director of Institute of Disaster Management and Vulnerability Studies (IDMVS)  
University of Dhaka

## Abstract

In broad frame the objective of the dissertation has three aims, to discover the existing vulnerabilities of *Monga* area, to observe the achievement in case of paradigm shift from conventional coping strategies to adaptation strategies and finally to identify the issues which constraints the development or adaptation process of the *Monga* prone area. The conceptual frame work of the study indicates that, the higher the vulnerability, the lower the adaptation and thus existence of *Monga* situation persists. On the other hand the lower the vulnerability, the higher the adaptation and the outcome is the alleviation of *Monga*.

The vulnerabilities have been identified from different aspects, for example, income, expenditure, saving, fulfilling basis needs and socio psychological issues. Moreover, , gender issues arise with great significances. Both qualitative and quantitative methods were used in the study. The major findings indicate that, frequency of food intake increases both in male and female maintained households (two times meal taking 69% in male headed and 56% in female headed households). Average income of the respondents is 3750 BDT. Most (70%) of the male maintained households earn 1600 to 3000 BDT per month while most (48%) of the female maintained households earn 1600 to 3000 BDT per month on an average About half (47.8%) of the respondents` households expense is 2000-3000 BDT per month. It is seen that only 4 percent respondent think some people die due to *Monga* but old age, cold and other diseases also prevalent. . Wage rate, income as well as expenditure have been increased. Advance labour selling decreased (below 10% among the households). Owner ship of livestock has also been increased (above 50%). Year round (minimum 9 months) work in locality has also been observed. Receiving supports from government and Non-government organizations as well as community initiatives has been increased in almost every sector. At the same time moving from the village or rate of migration has increased (35%). People`s, especially women`s involvement in homestead gardening has been improved.

Identification of issues that interrupt adaptation process, is another significant part of the study. Among many issues inadequate supports by government, NGOs and CSR; corruption, natural disasters, socio-cultural issues have been identified. Majority (91%) of the respondents think the safety net delivery process of the government is not fare. . The economic loss due to

disasters (flood, riverbank erosion, drought, fog, cold wave, heavy rainfall etc.) estimated from 8000 BDT to 30000 BDT among the respondents' households.

All the sections of the dissertation qualitative data support the quantitative findings. The recommendations and strategies for future research placed in the dissertation have been extracted from the suggestions and observations during field research.

## **Dedication**

I dedicate this work to my beloved mother Momtaz Banu Moni and father Md. Zahid Hossain whose encouragements provided the strongest foundation for my education as well as my father in law Md. Samsuzzoha whose generosity helped me to reach at a fundamental achievement of my academic life.

## **Acknowledgement**

It is indeed an honour and privilege for me to express my deepest sense of gratitude and heartfelt thanks to Professor of the Department of Sociology as well as the Director of Institute of Disaster Management and Vulnerability Studies (IDMVS), University of Dhaka Dr. Mahbuba Nasreen, my thesis supervisor and my mentor who always flare up my memory for my commitment and dedication in ensuring that my thesis was successfully and timely completed. Her excellent supervision, patience and advice have astounded me from the process of writing the research proposal and preparation for fieldwork until the end of the writing process. I personally do not have enough vocabulary to express my heartfelt and sincere appreciation for her high level of commitment.

My acknowledgement goes to my teacher Dr. Khondoker Mokaddem Hossain, Founder Director of the Institute of Disaster Management and Vulnerability Studies, Dhaka University who allowed me to serve IDMVS as volunteer. My affiliation with IDMVS and the continuous support of the Director not only enrich my knowledge in the area of disaster management but also helped me to complete my dissertation within the timeframe.

Special gratitude goes to Professor Dr. A.I. Mahbub Uddin Ahmed, former Chairman, Department of Sociology, University of Dhaka, whose interest, knowledge and experience on the issue of poverty has greatly inspired and motivated me to accomplish my research.

I feel my acknowledgement would be incomplete if I do not appreciate the contribution of the teachers and staffs of Sociology department during my presentations in two seminars. I am grateful to the faculty members for their valuable comments, constructive criticisms and suggestions on the earlier draft of the thesis. My special thanks goes to Dr. Md. Shahdat Hossain for his valuable suggestions to develop the theoretical framework.

I am deeply indebted to Director of Social Science Research Council, Planning Division, Ministry of Planning, GoB, Dr. Md. Abdur Rahim Khan for providing me the Ph.D scholarship for smooth completion of my study.



I pay special tribute to the relevant government organizations and institutions: the Ministry of Finance , Ministry of Disaster Management and Relief (former Ministry of Food and Disaster Management), the local government authority, especially Upazila (Sub-district) level Chairman and members, local NGOs for providing valuable information and allowing their personnel to participate in the interviews.

I am indebted to the study participants as well as the community people whom I interviewed. Because it needs a generous mind to give time cutting from their valuable times which would be used to earn their bread. My special thanks go to the Key Informant Interviewees, participants of Focus Group Discussions, who specially contributed to enrich the writing with specialized information.

My special thank goes to Md. Malik Fida A Khan, Director of Climate Change Study Division, CEGIS who helped me a lot by providing required satellite images for the report.

Last but not least, this thesis could not have been completed without the boundless supports and sacrifices of my beloved family. I owe my thanks to my father, mother, brothers and father in law who earnestly provided me continuous good wishes and moral encouragements during my research work. My daughter Rehnuma Rezowan Moumita and son Mahathir Md. Rezowan along with their father Md. Rezowanul Hasan sacrificed their precious time , missing me , which I can never pay them back.

Finally, I am thankful to all my associates, class mates, senior and junior friends, for their encouragements and providing required assistance in collecting and processing the materials. I cannot mention all the people who assisted me in one way during my research work. Honestly, listing all of them would require a separate report of its own.

Above all, I thank and give all the glories and honor to almighty who blessed me by giving the power and knowledge to complete the Ph.D work entirely.

## Table of Content

Page Title	I
Copy right	II
Declaration by the Researcher	III
Certificate from supervisor	IV
Abstract	V
Dedication	VII
Acknowledgement	VIII
Table of Content	X
List of Chart/ Box/ Figure/ Diagram/Table (Chap I-V)	XIV
List of Box (Chap V-VI)	XIV
List of Illustration	XV
List of Table	XVI
List of Maps and images	XVIII
List of Abbreviation	XIX
Glossary	XXII
<i>Monga</i> Vocabulary	XXIV

<b>Chapter I</b>	<b>1-8</b>
<b>Introduction</b>	

1.1	Background of the Study	1
1.2	Importance and Rationale of the Study	5
1.3	Objectives of the Study	8
1.4	Organization of the study	8

<b>Chapter II</b>	<b>9-38</b>
<b>Review of Literature</b>	
2.1	Conceptualizing <i>Monga</i> 10
2.2	Historical Background of <i>Monga</i> ; Reflecting the pauperization process 12
2.3	A General comparison between <i>Monga</i> affected people and other parts of Bangladesh 20
2.4	Analyses the causes of <i>Monga</i> : Natural and Social 22
2.5	Socio -economic vulnerability of <i>Monga</i> 27
2.6	Coping Strategy of <i>Monga</i> 29
2.7	Analysis of stakeholders' role to combat <i>Monga</i> 32
2.8	<i>Monga</i> eradication and food security related government policy 34
2.9	Outcome of current Literature Review 37
<b>Chapter III</b>	
<b>Theoretical framework</b>	<b>39-55</b>
3.1	Theoretical synthesis 39
3.2	Towards A Conceptual Framework 53

<b>Chapter IV</b>		
<b>Methods and the steps in the research</b>		<b>56-70</b>
4.1	Methodological approach: Mixed Method Procedure for data collection	56
4.2.	Duration and Time Allocation for the Research	65
4.3.	Data Processing Procedure	65
4.4	Data Analysis Procedure	66
4.5	Data Presentation Procedure	66
4.6	Geographical coverage of the study and reason behind choosing the area	66
<b>Chapter V</b>		
<b>Presentation and Analysis of Data</b>		<b>71-223</b>
5.1	Brief Profile of Survey Households	71
5.2	General Outlook of <i>Monga</i>	74
5.3	Vulnerabilities of <i>Monga</i>	75
5.3.1	Economic vulnerability	76
5.3.2	Socio Psychological Vulnerabilities	105
5.3.3	Disaster Related <i>Monga</i> Vulnerability	129
5.4	Adaptation Strategies of Households	136
5.4.1	Increases Women Empowerment	137
5.4.2	Increases of labour wage in locality	139
5.4.3	Year round work in locality	141
5.4.4	Advance labour selling converted into regular labour selling	143
5.4.5	Live stock rearing becomes popular	144
5.4.6	Handicraft making becoming popular	145
5.4.7	Availing Government provided facilities	147
5.4.8	Availing NGO provided opportunities	153
5.4.9	HYV Crop Production	160

5.4.10	Migration as a popular adaptation measure	162
5.4.11	Multiple Occupation and Alternative Income Generating Opportunity	169
5.4.12	Disaster management as a tool of adaptation	172
5.4.13	Availing CSR Facilities	176
5.4.14	Availing Community well of peoples` assistance	177
5.4.15	Infrastructural development	178
5.5	Barriers of Adaptation Strategies	182
5.5.1	Obstacle in delivering government safety nets	182
5.5.2	Obstacle in fulfilling NGO development initiatives	194
5.5.3	Problems of Microcredit IG use	204
5.5.4	Problems of Migration	208
5.5.5	Difficulties of agro farmers	211
5.5.6	Gender specific issues to hamper adaptation	219
5.5.7	Unfamiliarity of CSR activity	221

## Chapter VI

### **Discussion and Conclusion** **224- 243**

6.1	Relevance of previous literature with empirical findings	224
6.2	Theories Vs Empirical findings	228
6.3	Explaining Conceptual framework	236
6.4	Conclusion	238
6.5	Recommendation	242
6.6	Suggested themes for future research	243

### **Appendix** **244**

### **Reference** **278**

**List of Chart/ Box/ Figure/ Diagram/Table (Chap I-V)**

A	List of Current Disasters of Rangpur	26
B	Theoretical Synthesis	53
C	Conceptual Framework of the study	55
D	List of Survey Population	60
E	List of Survey Respondents	61
F	Qualitative study List	64

**List of Box (Chap V-VI)**

Box1	Community Perception of Defining <i>Monga</i>	74
Box 2	Expenditure of a <i>Monga</i> family consist of 4 members	79
Box 3	Comparative food price during <i>Monga</i> and non <i>Monga</i> period	90
Box 4	List of meal in <i>Monga</i> prone family	93
Box 5	Practice of Herbal treatment in community	101
Box 6	Lack of health consciousness	102
Box 7	Record on robbery and stealing	107
Box 8	Cheating allied information	108
Box 9	Wage rate of physical labor in <i>Monga</i> area	141
Box 10	PRIME oriented GO safety net	151
Box 11	NGO Micro credit disbursement	155
Box 12	List of Income of different professions of participants	171
Box 13	Disaster Adaptation	173
Box 14	Indigenous Knowledge of the community	174
Box 15	Comparative analysis of two villages based on infrastructural development	178
Box 16.1	Corruption in Safety net and relief distribution	186
Box 16.2	Corruption in Education Service	189

Box 16.3	Health Care service Corruption	190
Box 16.4	Land office corruption	191
Box 16.5	Marriage registration related corruption	192
Box 16.6	Training program related corruption	192
Box 16.7	Law and order corruption	193
Box 17	Income from one bigha land	211
Box 18	Vegetable price from field to capital	214
Box 19	Production cost of 1 acre (100 decimal ) land for different crop	216
Box 20	Machine Vs labour	218
Box 21	Trend Analysis of <i>Monga</i>	222

#### List of Illustration

Chart 1	Reason of <i>Monga</i>	78
Chart 2	Common diseases of <i>Monga</i> community	98
Chart 3	Education related difficulties for girls	104
Chart 4	Scenario of remarry	117
Chart 5	Scenario of early marriage	126
Chart 6	Reason behind early marriage	127
Chart 7	Seasonal Calendar of Natural disaster	132
Chart 8	<i>Monga</i> Adaptation Matrix	136
Chart 9	Women mobility increase empowerment	139
Chart 10	Seasonal Calendar of job security	142
Chart 11	Seasonal Calendar of Crop Related work	162
Chart 12	Matrix of Cause of Migration and Trend Analysis	167
Chart 13	Overall impact of <i>Monga</i> adaptation strategies in locality	180
Chart 14	Corruption Tree for <i>Monga</i> area	185
Chart 15	Reason of hampering NGO work	195

## List of Table

Table 1	Personal profile of the respondents by Districts	72
Table 2	Coping Strategy during <i>Monga</i>	74
Table 3	Asset pattern of the Households	76
Table 4	Income pattern of Households	77
Table 5	Pattern of Expenditure of Household	78
Table 6	Pattern of Debt of households	80
Table 7	Pattern of saving	85
Table 8	Food consumption Pattern of household	87
Table 9	Residential Pattern of the house holds	94
Table 10	Health status of household	97
Table 11	Schooling pattern of children of household	103
Table 12	Cloth collection means of household	104
Table 13	Socio psychological problem	105
Table 14	Addiction of male member in household	110
Table 15	Polygamy in household	111
Table 16	Case filing in court	112
Table 17	District wise scenario of performed work by female member of household	115
Table 18	Women vulnerability and antisocial proposal	119
Table 19	Scenario of wife beating in household	121
Table 20	District wise scenario of Dowry transaction	123



Table 21	Early marriage scenario of male and female	127
Table 22	District wise experience of disaster vulnerabilities during last five years	130
Table 23	Women involvement in adaptation process in <i>Monga</i> area	137
Table 24	District wise wage rate in different period of the year	139
Table 25	District wise opinion of job availability by months in a year	141
Table 26	District wise Scenario of Advance labor selling	143
Table 27	Ownership of Livestock	144
Table 28	District wise distribution of Involvement in handicraft making activities	145
Table 29	Evaluation of Government safety net and others facilities	147
Table 30	District wise Treatment receiving place	152
Table 31	Means of bearing academic expense	152
Table 32	Evaluation of NGO provided facilities	153
Table 33	District wise distribution of migration as adaptation	163
Table 34	Homestead gardening of the household	170
Table 35	GO and NGO contribution on disaster management	172
Table 36	CSR role in community	176
Table 37	Well of community peoples' assistance in <i>Monga</i> Adaptation	177
Table 38	Adopted Determinants increasing Adaptation in <i>Monga</i>	181
Table 39	Evaluation of government role in service providing by respondents opinion	182
Table 40	Reception of benefits among the HH during last two years	183
Table 41	Corruption related judgment of the respondents	185

Table 42	District wise record of Registry marriage	192
Table 43	Evaluation of NGO interventions	194
Table 44	Loan utilization in Income generating sector	197
Table 45	Received technical skills on handicraft	200
Table 46	Opinion about NGO Corruption	201
Table 47	Migrated family members' opinion about keeping contact with home	208
Table 48	District wise future plan of migrated Household	210
Table 49	Generation wise landlessness of same household	211
Table 50	CSR Activities in locality	221

### List of Maps and images

Map 1	Bangladesh with her bordering countries	69
Map 2	<i>Monga</i> affected areas in Bangladesh	69
Map 3	Study area within the country map	70
Map 4	Study districts	70
Map 5	Kurigram fields	
Map 6	Rangpur fields	
Maps 7	Gaibandna fields	
Image 1	Dynamic change of the Jamuna River around Chilmari upazila over 5 years	135

## List of Abbreviation

ADB	Asian Development Bank
ASOD	Assistance for Social Organization & Development
AAF	Ayesha Abed Foundation
BBS	Bangladesh Bureau of Statistics
BDT	Bangladeshi Taka
BIDS	Bangladesh Institute of Development Studies
BRAC	Bangladesh Rural Development Committee
BWDB	Bangladesh water development board
BRRI	Bangladesh Rice Research Institute
BINA	Bangladesh Institute of Nuclear Agriculture
BSMRAU	Bangabandhu Sheikh Mujibur Rahman Agricultural University
BEPZA	Bangladesh Export Processing Zones Authority
BGMEA	Bangladesh Garment Manufacturers and Exporters Association
BKMEA	Bangladesh Knitwear Manufacturers and Exporters Association
BWDB	Bangladesh Water Development Board
BRAC	Bangladesh Rural Advancement Committee
BRRI	Bangladesh Rice Research Institute
BSS	National News Agency of Bangladesh
CBN	Cost Basic Need
CDMP	Comprehensive Disaster Management Program
CEDAW	Convention on Elimination of all forms of Discrimination Against Women
CEGIS	Centre for Environmental and Geographic Information Services
CFW	Cash For Work
CIP	Country Investment Plan
CLP	Char Livelihood Project
CP	Country Programme
CPD	Centre for Policy Dialogue
CPPIB	CPP Implementation Board
CPW	Common Property Water Bodies
CVA	Capacity Vulnerability Analysis
CSR	Corporate Social Responsibility
DCI	Direct Calorie Intake
DCPUK	Devi Choudhurani Palli Unnayan Kendra
DFID	Department of International Development
DDMC	District Disaster Management Committee
DG	Director General
DMIC	Disaster Management Information Centre
DMB	Disaster Management Bureau
DM&RD	Disaster Management and Relief Division
DRR	Directorate of Relief and Rehabilitation
EEP	Economic Empowerment of the Poorest
EL	Emergency Loan
ERD	Economic Relation Department

EU	European Union
FAD	Food Availability Decline' Approach
FAO	Food and Agriculture Organization
FD	Food Division
FGD	Focused Group Discussion
FFW	FFW Food for Work
FMC	Flexible Microcredit
FY	Fiscal Year
GB	Grameen Bank
GBK	Gram Bikash Kendra
GCN	Global compact network Bangladesh
GDP	Gross Domestic Product
GK	Grameen Kalyan
GNP	Gross National Product
GoB	Government of Bangladesh
GR	Gratuitous Relief
HIES	Household Income and Expenditure
HFA	Hyogo Frame Work For Action
HH	Household
HSFSP	Higher Secondary Female Stipend programme
HYV	High Yielding Variety
IGA	Income Generating Activity
ILO	International Labour Organization
IMF	International Monetary Fund
InM	Institute of Micro Finance
IMDMCC	Inter Ministerial Disaster Management Coordination Committee
IPCC	Intergovernmental Panel on Climate Change
IRRC	Irrigated Rice Research Consortium
KII	Key Informant Interview
LIFT	Learning and Innovation Fund to Test New Ideas
MCI	Micro credit institute
MDG	Millenniums Development Goal
MDMC	Municipal Disaster Management Committee
MFI	Micro finance institute
MRA	Micro Credit Regulatory Authority
MoA	Ministry Of Agriculture
MoEF	Ministry of Environment and Forests
MoFDM	Ministry of Food and Disaster Management
MoLG	Ministry of Local Government
MMP	Monga Mitigation Programme
MoWR	Ministry of Water Resource
MoWCA	Ministry of women and cultural affairs
MoFL	Ministry of Fisheries and Livestock
NDMAC	National Disaster Management Advisory Committee
NDMC	National Disaster Management Council
NAP WD	National Action Plan for women debvelopment
NGO	Non Government Organization

OMS	Open Market Sale
PAB	Practical Action Bangladesh
PKSF	Palli Karma Sahayak Foundation
PRSP	Poverty Reduction Strategy Papers
POPI	People's Oriented Program Implementation
PRIME	Programmed Initiatives for <i>Monga</i> Eradication
PRA	Participatory Rural Appraisal
PROSPER	Promoting Financial Services for Poverty Reduction
PESP	Primary Education Stipend Project
Pos	Partner Organizations
RBP	River Basin Programme
RDRS	Rangpur Dinajpur Rural Service
RERMP	Rural Development and Road maintenance program
REOPA	Rural Employment Opportunities for Public Assets
RMG	Readymade Garments
RNFA	Rural Non-Farm Activities
SDF	Social Development Fund
SDC	Swiss Agency for Development and Cooperation
SKS	Somaj Kallyan Sangstha
SSC	Secondary School Certificate
SSNP	Social Safety net Program
SOD	Standing Orders on Disaster
TK	Taka
TMSS	Thengamara Mohila Sabuj Sangha
TR	Test Relief
TUP	Targeting the Ultra Poor
UCCDMC	Union City Corporation Disaster Management Committee
UDDIPAN	United Development Initiatives for Programme Action
UDMC	Union Disaster Management Committee ()
UzDMC	Upazila Disaster Management Committee
UDMP	Upazila Disaster Management Plan
UNDP	United Nations Development Programme
UN	United Nations
VGD	Vulnerable Group Development
VGf	Vulnerable Group Feeding
WB	World Bank
WID	Women in Development
WFP	World Food Programme
WHO	World Health Organization

## Glossary

**Adaptation:** Adaptation as the adjustment in natural or human systems in response to actual or expected climatic stimuli or their effects, which moderates harm.

**Aman :** Rice planted in August and cut in mid November

**Ashar:** Mid June to mid July

**Ashwin :** Mid September to mid October

**Aus:** Rice grown in the late dry/early monsoon season

**Bigha:** The bigha is a unit of measurement of area of a land, commonly used in Bangladesh.

**Katha:** Khatha is a unit of area approximately equal to 1/20th of a Bigha (720 ft<sup>2</sup> or 66.89 m).

**Boro:** Rice is grown in dry season through irrigation.

**Char :** Char lands are the sandbars that emerge as islands within the river channel.

**Dewani:** Right to govern an estate

**Female headed household:** The households which are headed by woman who may be either divorced, deserted, widow and elderly with no one to support her family.

**Female maintained household:** Some households are apparently female headed (widow or abandoned) but may father, brother or adult son is taking the responsibility to run the household but there are some households which is completely depending on female member of the family.

**Jamuna:** The largest Bangladesh river in width located at northern part of Bangladesh

**Lac:** 100 thousand

**Landless:** Households without any cultivable and homestead land, however few might own homestead land.

**Lathial bahini:** A group of local musclemen bearing usually bamboo stick to torture people

**Mahajan:** Local money lender

**Monga:** The economic crisis manifested through seasonal unemployment and absence of any alternative source of income typically faced by certain groups of population in Northern Bangladesh resulting in sudden loss of their purchasing power leading to lack of access to food and other daily necessities.'

**Mound:** Unit of measurement for paddy. 1 mound is equal to 37.3 kg paddy in most regions in Bangladesh, in Sundarganj 1 mound is equal to 42 kg paddy.

**Mughal:** The Mughal dynasty was an Persianate empire extending over large parts of the Indian subcontinent and ruled by in 1526–1857.

**Nawab:** A Nawab is an honorific title ratified and bestowed by the reigning Mughal Emperor to semi-autonomous Muslim rulers of princely states in South Asia.

**Share-cropping:** People cultivate the land of a landlord and have to return a certain proportion of the harvest.

**Shoto ronji :** Local carpet of Rangpur made by cotton yarn.

**Van/ rickshaw:** light vehicle for transporting goods, run by human.

**UP :** Union Parishad, elected local government institution comprising several villages.

**Upazila:** Is a sub-district comprising several unions.

**Zaminder:** A Zamindar on the Indian subcontinent was an aristocrat, typically hereditary, who held enormous tracts of land and held control over his peasants.

*Monga Vocabulary*

Local Bangla Terms used in <i>Monga area</i>	Standard Bangla	English Meaning
<i>Akal</i>	<i>Monga</i>	High price
<i>Akali</i>	<i>Morich</i>	Chili
<i>Alok kora</i>	<i>Uchu kora</i>	To uplift
<i>Atot</i>	<i>Rate</i>	At Night
<i>Bet sol</i>	<i>Mohila</i>	Women
<i>Beche diechi</i>	<i>Bie diechi</i>	The girl who has sent to in laws home
<i>Bolaiyona</i>	<i>Nosto korona</i>	Not to wipe out
<i>Dangadangi</i>	<i>Maramari</i>	Beating
<i>Dol kora</i>	<i>Thik kora/ Gochano</i>	To arrange perfectly
<i>Ekna</i>	<i>Akti</i>	One piece
<i>Faita Bari</i>	<i>Faka Bari</i>	Vacant home
<i>Fir</i>	<i>Abar</i>	Again
<i>Fome nai</i>	<i>Mone nai</i>	Not remembered
<i>Hanjan</i>	<i>Ranna ghor</i>	Kitchen
<i>Hash chorai</i>	<i>Hash murgi</i>	Chicken
<i>Jaoso</i>	<i>Zacchi</i>	Going
<i>Juda</i>	<i>Alada</i>	Be separated
<i>Kalai</i>	<i>Dal</i>	Bean
<i>Kham</i>	<i>Ahoto</i>	Injured
<i>Khowso</i>	<i>Khacchi</i>	Eating
<i>Khoroch kora</i>	<i>Bazar kora</i>	To purchase
<i>Mithai</i>	<i>Misti</i>	Any sweet item
<i>Monga</i>	<i>Chora dam</i>	Prize hike
<i>Mui</i>	<i>Ami</i>	Me
<i>Noa</i>	<i>Loha</i>	Iron
<i>Nora</i>	<i>Korai</i>	Cooking dish



<i>Nun</i>	<i>Lobon</i>	Salt
<i>Oraise</i>	<i>Shesh hoeche</i>	To finish
<i>Ongpur</i>	<i>Rongpur</i>	Rangpur
<i>Poddi</i>	<i>Bongsho</i>	Descent
<i>Push kora</i>	<i>Ziggesh kora</i>	To ask
<i>Solpol</i>	<i>Chelepele</i>	Children
<i>Shak</i>	<i>Shak/Shobji</i>	Vegetable
<i>Shagai</i>	<i>Attio</i>	Relative
<i>Shakal</i>	<i>Shokal</i>	Morning
<i>Nagani</i>	<i>Reen</i>	Debt
<i>Tanao</i>	<i>Tule felo/ shorao</i>	To move
<i>Tobon</i>	<i>Lungi</i>	Male dress
<i>Vezbe</i>	<i>Pathabe</i>	To send
<i>Vatar</i>	<i>Shami</i>	Husband
<i>Vutan</i>	<i>Chole jaoya</i>	Migration

## Chapter I

### Introduction

#### 1.1 Background of the study

Life and livelihood of the population of Bangladesh are wrapped to all kind of natural disasters such as floods, cyclones, droughts, riverbank erosion, cold wave, northeaster and earthquake. The congruence of the three mighty Himalayan rivers – the Ganges, the Brahmaputra and Meghna drain into the Bay of Bengal made the land riverine and prone to flood and riverbank erosion. The Bay of Bengal occupies the entire south, and nearly 50% of the country stands 10 meters above the sea – level which made the country highly vulnerable to tropical cyclone. Moreover, the in North-Western part of Bangladesh is drying up and facing severe drought almost every year with high intensity during March and April.

In recent years, *Monga*, a unique feature of the northern Bangladesh, is widely discussed and has drawn attention of policy makers, NGOs, International NGOs media and other stakeholders as a disaster because it is not only a disaster itself but also the consequences/ outcomes of several disasters such as flood, riverbank erosion, drought, fog and cold wave etc. The *Monga* vulnerability is defined as the probability that a household will fall into poverty in the future period (Chaudhury cited in Khondker, 2010). Bangladesh is considered as a 'poor country' since 36.0 percent of the population lives on less than \$2.0 a day (UN, 2011). *Monga* prone five districts Kurigram, Rangpur, Lalmonirhat, Gaibandha and Nilphamari are the poorest, and women of these area are the most vulnerable segment of the population in the world as they are the victim of double or treble vulnerability due to being woman and poor. A major portion of northern char areas is the part of *Monga* prone area.

In connection with this, a recent study reveals that 86.0 percent of the char dwellers are poor, and 78.0 percent of them are extreme poor (Kabir and Navid, 2013). Natural disasters add misery to *Monga* situation as almost every year flood, drought, cold spell and river bank erosion affect the area due to its geographical location. The nation first came to know about the negative impact of flood/excessive rain fall in Northern part of Bangladesh

from the report of Rahman (1991). The study also reported the decrease of employment opportunities, lower wages, lower amount of food intake due to those natural disasters. For this reason, Zug (2006) finally describes '*Monga*' as ecologically vulnerable and economically weak part of north-western Bangladesh. In consistent with this, Nasreen and Kundu (2008) consider *Monga* as a 'Social disaster' because it is linked with various social phenomena such as money lending, landlessness, begging, migration, trafficking, stealing, hijacking, inequalities, social conflicts, divorce, dowry, domestic violence, physical abuse, anxiety, pain and despair. The significance of the *Monga* research is that Bangladeshi people are very sensitive to famine issues as they experienced the terrible impact of famines in 1943 and 1974 (Zug, 2005). Though people of the region have been suffering from this problem for many years, *Monga* attracted public attention since 2000 mainly through journalists of local and national newspapers. Various initiatives have been taken to assess the intensity of the *Monga* problem since 2004-2005 through different study conducted by government and non government organizations.

The word, '*Monga*' was derived from Hindi language "*Mehenga*" meaning "expensive" which indicates higher price of food, poverty and hunger. In Bengali, *Monga* is an indicator of seasonal and chronic food shortage which prevails in some North-Western districts, particularly in Gaibanda, Rangpur, Kurigram, Lalmanirhat, and Nilphamari districts (major portion of Rangpur division). Recent studies reveal that *Monga* is not only a consequence of natural disasters but also the outcome of human interventions or ignorance causing extreme poverty (BUP, 2010). The mostly used definition of *Monga* was given by the Centre for Policy Dialogue (CPD), and PRSP is the first government published document that declares *Monga* as a disaster. CPD addresses *Monga* as the acute deprivation caused due to the erosion of purchasing power from lack of gainful employment opportunities (Miah, 2003). It has received further attention by Rahman (1991) who popularized the term '*Mora Kartik*' in his writings to identify the *Monga* prone districts. "*Kartik* is the Bengali month coinciding with October. *Mora* refers to hunger and deprivation. *Mora Kartik* is the bane of the rural poor, the season of half-meals and debt-bondage" (Rahman, 1995:234). Another meaning of '*Mora Kartik*' is 'months of death and disaster' (Wikipedia, 2010). The *Monga* disaster typically results in joblessness for most of the agricultural labours who are landless, marginal farmers and disadvantaged population groups during the period of mid September to mid November (in Bengali months: *Awsin* and *Kartik*). This is just before the

period of harvesting *Aman* paddy, which is their main agricultural crop. Mills and factories are very rare in the northern part of Bangladesh. The people in *Monga* prone districts lose purchasing power of daily essentials because of unemployment and lack of alternative income generating opportunities which eventually leads to food crisis.

*Monga* is a famine like condition which forces people to sell their labour in advanced, household assets, cattle etc. People suffer from diseases, malnutrition and even die of hunger and diseases. *Monga* stricken people in northern region represents 7.0 percent (9.6 million) of the country's total population. Among them 5.3 million live below the poverty line and occupies 11% land of Bangladesh (World bank report 2008 cited in Kabir, 2009; and The Daily Star, 2005 cited in Bithi, 2006). According to care Bangladesh report, 2005 the total number of *Monga* affected families are 5.49 million in northern part of Bangladesh (care, 2005). PKSF (2007) shows a substantial increase of about 40% in starvation during the *Monga* period, as occasional starvation increases from nearly 9% to 47% in *Monga* period. In addition, consumption rationing reduces by 2.50 percentage point during the *Monga* period. Normally, over 40.0 percent of households consume three full meals per day, which comes down to only 4.4 percent during the *Monga* period (PKSF, 2007).

One of the major focuses of this dissertation was to assess 'gender specific vulnerability and adaptation'. WHO uses 'gender' to refer to the socially constructed roles, behaviors, activities, and attributes that a given society considers appropriate for men and women. The factors responsible for the 'Feminization of poverty' have been linked variously with gender disparities in rights, entitlements and capabilities (UNDP, 1995; UN, 1996; UNIFEM, 1995 cited in Marcoux, 1997; ADB, 2000 cited in Chant, 2003). A study of FAO (2010) shows that women produce about half of the world's food but they own only about two percent of all the land. The situation is even worse in Bangladesh (cited in Parvez, 2010). A recent Asian Development Bank report suggested that over 95 per cent of female-headed households are below the poverty line (Terry, 2009).

Considering these facts in Bangladesh, this study also focuses on the situation of women and men in *Monga* prone area from gender perspective. Women in Bangladesh suffer from *Monga* more than that of men because women are often the first to suffer from food deficiency in the family. So most often women remain half-fed or unfed. They preserve '*mushti chul*' (a handful of rice) everyday for bad times. They sell ornaments and labour in

advance. During *Monga* period, they collect 'khud' (broken bits of rice) from rich householders, borrow rice from neighbors, collect alternative food items like "kochu-ghechu'(arum-wild arum), 'shapla', 'pelka', 'kodu'(bottle gourd), 'thor', 'mocha', 'shak-pata'(creepers), roots of vegetables, banana leaves around their households. Women collect leaves and branches of trees, *khor*, *kura*, *nara* (crop wastes), *blushi* (rice husk), cow dung and papers as fuel. Male migration and money lending have become common practices due to lack of employment in *Monga* prone area which make the female more prone to insecurity both socially and economically. Moreover, severe *Monga* also leads to increase in violence against women in different forms such as demanding dowry, wife battering, and trafficking. On the other hand, some male members sit idly and become fatalistic (Nasreen and Kundu, 2008). Considering these factors, White (1992) recognizes the women of Bangladesh as labourous workers; they are militant and strong in spite of their poverty; and they prefer solidarity and support instead of pity and charity. As a measure sociological research is relevant to identify and attempts should be made to grasp the gender based issues across the disciplines, regions and sectors aiming reducing the risk of disaster (Dasgupta, 2010) while various government and non-government organizations have launched a good number of programmes to combat *Monga*.

Researchers have found evidence in support of the *Monga* situation in many poor regions across the world. For instance, Kabeer (1994) reported the prevalence of *Monga* situation in India and many parts of Africa.

With a lens of gender precision the present paper is, therefore, an attempt to identify the interlinkages amongst disaster, poverty and endeavor to seek the guideline of sustainable adaptation strategy for the poorest regions of Bangladesh as well as generating a direction for development of the underdeveloped countries of the world.

Considering the above reality of the *Monga* situation my research focuses the causes and consequences of *Monga*. Most importantly, it analyses the adaptation process or initiatives taken by the community and focuses on the factors that hamper the adaptation process. Finally, this thesis would explicate the problem of *Monga* which has been deep rooted for hundreds of years and is continuing to date.

## 1.2 Importance and Rationale of the Study

My consideration is that *Monga* situation grips three issues at a time : poverty alleviation, women development and disaster management. So in this research, I tried to relate policies that government have taken to address the three issues in order to develop a comprehensive strategy for policy makers. For ages the people of greater Rangpur region have been suffering from seasonal famine, famine like situation or chronic poverty. They have been suffering from malnutrition from generation to generation. Biologically they are inheriting less strength in the one hand, and psychologically they are inheriting a culture of poverty and a sense of helplessness on the other. Hence, the importance of this study lies in providing this population with a roadmap of sustainable strategies for survival and a future generation free from hunger , poverty and malnourishment .

The five riverine districts of the Northern Jamuna are home to approximately 3.5 million people. One million of these inhabitants live on riverine islands, commonly known as chars. According to the World bank poverty index( Incidence of Poverty, 2005), the prevalence of living below the poverty line is the highest in Nilphamari (70.15%) followed by Kurigram (68.00%), Rangpur (63.23%), Lalmonirhat (53.46%), and Gaibandha (53.00%). It should be mentioned that Bangladesh is one of the signatory countries of Millennium Development Goals (MDG2000-2015). MDG-1 (Eradicate extreme poverty and hunger) recognizes the critical linkages between poverty and hunger.

*Monga* affected people live in a vulnerable situation. Moreover women along with their children and aged members of the family face extreme vulnerability and are the worst sufferers because they have no choice but to stay in their locality and to adapt to the situation. Women of these areas have to face the severe distress due to poverty and hunger as she shoulders the major responsibilities of the household. Women innovate ways of adaptation strategies to face days of illness. They face domestic violence, divorce, dowry, physical abuse, anxiety, pain and despair which men don't face. The widowed, separated, abandoned, old and physically challenged women are more vulnerable in *Monga* area. Nevertheless, women's direct access to resource, freedom of decision making, access to food, health and education are absent in this area. In the Fourth World Conference on Women (1995), 12 issues were identified for a comprehensive development of women where

'Women and Poverty' had been placed on the top. Bangladesh is a signatory country of CEDAW. MDG 3 (Promote gender equality and empower women) also advocates women's social and political rights. In 2008, the Government of Bangladesh (GOB) declared National Women Development Policy. Thus this study will help to justify the development issues of women in policy level as well.

IPCC projected that South Asia would suffer most due to climate change, and Bangladesh would be the most vulnerable country to the climate change. As a result, it will face climate induced disasters more frequently. *Monga* districts are situated in the Tista and Jamuna basin, and many tributaries of these rivers flow through the region. Flood water submerges their homes and damage crops. Annual flooding of the Jamuna region regularly forms and re-forms these chars, making them highly prone to acute erosion. Moreover, being 'char land' the cultivable land of this area is not fertile but sandy. So production of crops is less here as compared to other areas of the country. Climate Change Strategy and Action Plan 2009 in Bangladesh has six pillars such as food security and health security and social security (safety nets), comprehensive disaster management, research, mitigation or low carbon development and capacity building. The issue of disaster or climate change is also related to gender issue, and therefore, we should take gender dimension into account in the analysis. Women and children cannot be ignored during disaster and after effect of climate change. It is worth mentioning that the first pillar of Bangladesh climate change strategy and action plan is about 'food security, social protection and health' addressing the issues of increasing resilience of vulnerable groups, including women and children, through development of community level adaptation, livelihood diversification, better access to basic services and social protection (e.g., safety nets, insurance) and scaling up. According to Hyogo Framework for Action 2005-2015, "a gender perspective should be integrated into all disaster risk management policies, plans and decision making processes, including those related to risk assessment, early warning information management and education and training" (unisdr, 2005:4).

To achieve the goals of all national and international treaties as well as to inaugurate practical plans, programs and policies for poverty alleviation, gender development and disaster management, the subject matter of the thesis is very much contemporary and hopefully will play significant role for the well being of the nation. As a researcher the importance of the study is to identify the present status of coping mechanism of local people and to build up a strong linkage amongst researchers, stakeholders and policy makers. To fight against any disaster like *Monga* of Bangladesh, the role of social network is noteworthy. The present study focuses on networking (GO programs, NGO activities, CSR role, civil society role, role of communities), gender dimension of coping strategies of *Monga* affected poor women in Bangladesh. If policy makers consider the results of such research at national level to act upon, it will be helpful to bring change in the existing scenario of disaster and empowering the affected women as well.

What comes out from the above discussion is that the findings of this study will have substantial contribution to government policies in poverty alleviation, disaster management and women development issues addressing the *Monga* situation.



### 1.3 Objectives of the Study

The broad aim of the study is to scrutinize the existing vulnerability of *Monga* prone area and to look for the adaptation strategies of *Monga* in the northern part of Bangladesh. The specific objectives are given below:

- To describe the historical perspective of the *Monga* syndrome as well as to identify the recent trend of *Monga*.
- To examine the linkages between *Monga* and other disasters (like flood, drought, riverbank erosion) as well as analyses the socio-economic and ecological causes and vulnerabilities of *Monga* from gender perspective.
- To explore the gender specific adaptation mechanism by the community alone and also through institutional support.
- To identify the gaps, limitations and obstacles in *Monga* adaptation process in order to supplement existing state policy, planning and to establish theory in relation to poverty or *Monga*.

### 1.4 Organization of the chapter

This dissertation consists of six chapters. Chapter I give an overview of the study. Chapter II provides a review of relevant literature. Research methodology is discussed in detail in chapter III. Chapter IV is the endeavor to create a conceptual framework based on relevant theories and models. Chapter V presents and analyses the qualitative and quantitative data collected from field survey. Chapter VI contains discussion based on the theoretical framework and summarises the findings. Conclusions and recommendations are also included in this chapter.

## Chapter II

### Review of Literature

In this chapter I review selected relevant literature and published materials which will help to place my study in the proper perspective. While conducting literature review, I came across a large number of both published and unpublished documents. I classify the literature into four categories. First is the academic literature mostly conducted by the academics both from the academia as well outside of academia. Second is the reports published by the government and also in few cases commissioned by the government. Third is the NGO reports (both national and International NGOs) which are indeed useful, and these are based on the experience of working in the *Monga* affected areas. And finally, there are numerous reports in both print and electronic media which are illuminating to get a feeling about the extent and intensity of the impact of *Monga* on the population. I have attempted to provide glimpses from all these huge body of literature. In doing so I point out the limitations in the existing literature and show how my research and methodology will contribute to better understanding the *Monga* and the situation created in the aftermath of *Monga*.

The present chapter explores the previous work done by the researchers which are relevant to the study. Most of the literature try to relate the *Monga* issue with a wide range of situations aiming to describe the historical perspective of famine events vis -a'-vis the *Monga* syndrome to identify the recent trend of the *Monga* situation, to examine the physical and socioeconomic conditions related to *Monga* situation, to understand the nature of vulnerability due to *Monga*, to explore the strategies to cope with the *Monga* situation both by community and organizations for poverty alleviation of the *Monga* prone area.

For well organization of the review, literatures are classified into several sections below.

## 2.1 Conceptualizing *Monga*

While conducting the first study during October 1991, Rahman (1995) coined the term '*Monga time*' as '*Mora Kartik*'. '*Kartik*' is the Bengali month coinciding with October. '*Mora*' refers to dead who is synonymous with hunger and deprivation. '*Mora Kartik*' is the bane of the rural poor, the season of half-meals and debt-bondage. He identifies that in the rural life of in former Rajshahi division, especially greater Rangpur, Dinajpur, Pabna and Rajshahi districts, traditionally poverty comes into sight mainly in two times: from last of September to first of November and from last of March to first of May. Resembling with the findings of Rahman (1995), Ilahi and Ara (2008) define *Monga* as the loss of purchasing power due to seasonal unemployment. They also talk about two types of *Monga*: *Monga* (before harvesting *Aman* paddy) and little *Monga* (before harvesting *Boro* paddy). Alam (2008) suggests that *Monga* becomes prevalent mostly in the districts of Rangpur, Nilphamari, Lalmonirhat, Gaibandha, Kurigram, Faridpur, Madaripur, Shariatpur, Rajbari, Sherpur and Jamalpur. Bangladesh Planning Commission in collaboration with the World Food Programme (WFP) develops Bangladesh food security atlas in 2004 based on the availability of food, access to food, utilization of food and the vulnerability factors. Poverty line are drawn by using these methods, and the poorest Upazilas are found in the North-West, the coastal belt, Mymensingh, Netrakona, Bandarban and Rangamati (GoB and WFP, 2005).

PKSF, PRIME (Programmed Initiatives for *Monga* Eradication) base line survey done in 2006 shows that nearly 50 percent (among 1,115,666 HH 5,41,168 HH) of the total population of the greater Rangpur region is *Monga*-affected. Proportion of households affected by *Monga* is the highest in Kurigram (54%) followed by Rangpur (53%), Lalmonirhat (49%), Nilphamari (43%) and Gaibandha (43%). The average food consumption is less than 3 meals per day, and the most vulnerable districts are Kurigram (75%), Rangpur (70%), Nilphamari (69%), Gaibandha (51%) and Lalmonirhat (35%). About 79 percent of the *Monga* affected population are day labourers, and nearly 23 percent of *Monga*-affected households do not have any land. *Monga* affected people cope with their situation by internal migration (43%), external support (36%), asset sale (15%), advance labour sale (5%) and advance crop sale (1%) (PRIME and LIFT, 2009-10).

The PKSF study also reveals that, nearly 23 percent of *Monga* affected households do not have any land. Over 80 percent of the *Monga* affected people have 0-20 decimals of land, which is invariably homestead area. Only 20 percent *Monga* affected households have upto 50 decimals of land. Coping strategies of these *Monga* affected people include internal migration (43%), external support (36%), asset sale (15%), advance labour sale (5%) and advance crop sale (1%)( PRIME and LIFT, 2007-08). In their study Nasreen and Kundu (2008) find that 81 percent respondents have no cultivable land, 91 percent families are nuclear family with seven family member, and 57 percent have income less than 1000 BDT per month. Moreover, they also notice that 15 percent households have own tube well, 59 percent have no sanitary latrine, 81 percent spend 1000 BDT per month, 18 percent women are engaged in economic activities in *Monga* period, 60 percent depend on loan during *Monga*, 35 percent do temporal migration, and 84 percent sell their labour in advance. (2008) find that 81 percent respondents have no cultivable land, 91 percent families are nuclear family with seven family member, and 57 percent have income less than 1000 BDT per month. Moreover, they also notice that 15 percent households have own tube well, 59 percent have no sanitary latrine, 81 percent spend 1000 BDT per month, 18 percent women are engaged in economic activities in *Monga* period, 60 percent depend on loan during *Monga*, 35 percent do temporal migration, and 84 percent sell their labour in advance.

Similarly, Ilahi and Ara (2008) observe that about 43 percent of ultra-poor households have a monthly income between \$8.0 and \$15.0. The average monthly expenditure of the households is \$16.0 and that 90 percent of their total income is spent on food. Regarding land possession, they reveal that 68 percent of the ultra poor are absolute landless, 32 percent possess very small amount of land (either agricultural or farm land, or both), and 97 percent possesses no agricultural land. A Survey of Academy for Planning and Development conducted by Zahura (2007) find that per capita income of the majority people is less than or equal to BDT 10000 per year, and the number of persons having primary and secondary education is also very negligible. Rahman (1991) find that 18 percent households are poor and take daily 1 time food for 1-2 days in a week, and 18 percent household are in extreme poverty who take daily 1 time food for 4 -7 days in a week).

Ahmed [cited in Islam (eds), 2010:68] considers the study area the poorest region of Bangladesh based on some statistical indicators and tries to explore the relationship between poverty variables and socio-demographic variables. The author finds that, landownership and occupation are the crucial and mostly influential correlates of poverty followed by marital status, age, geography and gender. Ahmed (mention year in here) tries to correlate the socio-demographic variables (location, gender, age, household size, marital status, occupation, land ownership and household ownership.) with poverty variables ( food, income, asset, consumption and capacity poverty). He shows the multi-dimensionality of poverty in Gaibandha sadar such as 52 percent is food poor, 70 percent is income poor, 56 percent is asset poor, 53 percent is consumption poor, 45 percent is capacity poor (three indicator: health, education, reproductive) and 52 percent is well being poor (three indicator: access to electricity, safe water and sanitary latrine). He states that gender is found to be related because men have bigger house hold, high status occupation and more land and the recent agricultural innovations.

## 2.2 Historical Background of *Monga* : Reflecting on the pauperization process

*Monga* is commonly known as 'Seasonal Famine', and Chowdhury (2009) and Jahan (2010) try to find out where *Monga* resembles famine. Food supply based definition of famine is the widespread food shortage leading to significant rise in regional death rates (Blix et al., 1971 cited in Keith P. West, 2006) and food consumption-based definition is the sudden collapse in level of food consumption of large numbers of people (Scrimshaw, 1987 cited in Keith P. West, 2006). Thus, *Monga* refers to a set of conditions that occur when large numbers of people in northern region cannot obtain sufficient food resulting in widespread, acute malnutrition or famine like situation. By following food insecurity map of WFP (2005) Zug (2006) states that among the northern part of Bangladesh especially char land and the flood and erosion affected mainland are the most vulnerable to *Monga*. The author calls *Monga* as the situations of a 'cyclical food insecurity' and 'nutrition insecurity' appearing every year.

In British period, 'Rangpur Collectorate' was established, and a large portion of Mymensingh was under this collectorate. For a long period of 112 years there was no

administrative change until 1947 when Patgram thana was included within it, which was earlier the part of Jalpaiguri. In 1984, Rangpur was divided into five districts: Gaibangha, Kurigram, Nilphamari, Lalmonirhat and Rangpur (Maniruzzaman, 2000). In January 25th, 2010, Rangpur Division is proclaimed as Bangladesh's seventh division. It is created with greater Rangpur and Dinajpur regions consisting a total of eight districts which are Rangpur, Lalmonirhat, Kurigram, Gaibandha, Nilphamari, Dinajpur, Panchagarh and Thakurgaon with a population of 13 million and 874 thousands (The Financial Express, 2010).

In broad canvas, historical background of *Monga* situation can be classified in four time frame: pre British period, British period, Pakistan period and post Independence Bangladesh period.

### Pre British Period

It is obvious that some sort of hardship was found in the *Monga* prone area from the time immemorial when Shamsuddin (2011) contents the stone scribe of 2<sup>nd</sup> Century BC, has been discovered in Mahastangar of Bogra. The written notes on it provides some clues of famine like situation as follows: "From the crop storage crops and from the bank hard cash must be supplied for facing famine situation to the tenant which they will return when the ill days is over". Consistent with this, Arefeen (2011) states, that "in the British period the \*Kustho<sup>1</sup> hospitals were found in *Monga* area which is the symbol of poverty because Kustho disease is related to poverty even in Europe and in this sub continent".

According to historian Sharat Mitra, the term 'Rangpur' was first used in the history book "Riza-us-salatin". He has set some different views to discover the history behind the the name of Rangpur. One of the opinions is the ancient king Bhagabat established his *Rangmahal* (Place of entertainment) here. Another opinion is more close to the truth. Since ages this area was famous for dying industries. It is found that the area was called as 'Rang-rej-pur' which is a Parshi term. In Mughal period, before the British came, Parshi language was popular and largely used in here. There are some debates about the history of the name

---

<sup>1</sup> kusto is widely used as a skin diseases especially caused for lack of nutrition.

but no doubt that Rangpur was established as a locality in Muslim Era. Prehistorically, Rangpur was known as 'Rangapur' as an appendix of 'Kamrup kingdom'. Beside the ancient river Korotoya and Brahmaputra, many rivers such as Tista, Dharala, Ghagot, Manash, Bangali, Shangkosh, dudhkumar, Fulkumar, Saniazan were flown through Rangpur and made the land fertile. According to historian Firishta, after conquering Bengal by the first Muslim Bengal Sultan (king) Ikhtiar Uddin Mohammad Bohktiar Khilji, Rangpur was the first capital during his regime and was known as 'Darul-UI-Mulk'. In Mughal period, Rangpur government was consisted with a little portion of Kuchbihar in which total area was 2500 square miles. The char land of the rivers was included in Rangpur, and in British era, its area increased upto 7400 square miles. The areas were decreasing gradually and in 1872 it was 3788 square miles. In that place, *Shikka* coin of Mughal period, Silver coin of French and the metal coins of Kuchbihar district were available which were also rare in other parts of the country (Maniruzzaman, M. 2000).

In ancient times, the state of India claimed a share of produce from the land from cultivators. The 'laws of Manu' mention one sixth of the gross produce at the legitimate share for the King. During the war and other emergencies, it was increased to one fourth. In connection with this, Marx mentions that "the basic form of all phenomenon in the east...is to be found in the fact that no private property in land existed" (A letter from Karl Marx to Fredarik Engles 1853, 2 June, cited in Binoy ghosh, 1993:5). In India, the land system was run in a traditional way. Her king never enjoyed the ownership of land, and the subordinate feudal lords could not do so. King only gave them the responsibility of revenue collection and to supervise the administrative work. "The king could not transfer the land, because he was not the owner of land" (Jymini, purbo mimangsha, cited in Binoy Ghosh, 1993:6)... "The duty of king was to punish the perpetrator as well as to protect the people. The king was not the owner of land, rather who cultivate the lands were the owner of land..." (Shayan Acharjo, cited in Binoy ghosh, 1993:6). The most famous settlement was made under Akbar by his prominent Finance Minister, Todarmal. While fixing the revenue, scientific investigation was made in detail to assess the taxable capacity of different soils. Land was carefully measured and divided into four classes representing different grades of fertility. The Government's share was fixed as one-third of the gross production. Thus, Mughals did not introduce any fundamental changes in the ancient revenue system but put a coherent system in place of customary and unwritten usages of the Hindu administration.

In the declining days of Mughal Empire, the control over the revenue officials became weak. The flow of income started declining. So, the system called 'revenue farming' was introduced in Bengal in the reign of Farukhsiyer (1713-19). Under this system, the revenue farmer paid the government nine-tenth of the whole collection and kept the rest as his collection charges. However, in the later period, the right of collecting land revenue for a pargana or a district was sold by public auction to the highest bidders. Due to this, the exploitation of the cultivators started. The revenue farmers became more dominant. This revenue farming system which started during the Mughal rule in Bengal was soon extended to other parts of the country ( Ray, 1975 cited in Khan, 2003). From 2000 B.C (Baidha era) to until the arrival of British (end of Mughal Period), there were no mentionable change happened in Indian village community (Ghosh 1979).

#### **Under the British rule**

After the 'Polashi war in 1757', Nawab Mirzafor was bound to collect huge amount of revenue to please the East India Company. He appointed Horeram Sing, the most brutal Clerk to collect revenue from Rangpur, and Debi Singh was appointed by Mr. Goodluck as the contractual revenue collector instead of traditional Zaminder for Rangpur, Dinajpur region. The peasant pauperization process through brutal practice started since then and side by side the 'Peasant Rebellion' began under the auspicious of the traditional Zaminder such as Raja Shib Chandra Roy, Joy Durga Debi Chowdhurani (Haque, 2000). After getting the Dewani right of Bengal immediately Lord Clive came to realize that it is very difficult to run the administration, so in 1769 he appointed an English supervisor, John Gross for collecting the revenue of Bengal. "The period between 1765 and 1772 was marked by the notorious Dual administration in which the EIC conducted the revenue administration and the Nawab had to shoulder the responsibility to run the general administration and maintain law and order. The result was disastrous. Inefficiency, corruption, high landlessness in collecting revenue, and fiction between the two authorities created an intolerable situation which culminated in the Great Famine of 1769-70 that whipped out one third of the country's population and pull down the whole economy" (Maniruzzaman, 2011:25). In the tenure of Lord Warren Hestings 'Dual Governance System (*Doito Shashon*)'



was abolished (1772-85) and instead of yearly revenue system 'or' 'Five years revenue collection system (Patch Shala Bondobosto) was oriented. After abolishing the Dual Government in 1772 a 'European collector' was appointed in each district as it's administrative head (Maniruzzaman, 2011). Instead of supervisor, the revenue collector post was created and Mr. Parling was appointed as collector in 1773. This time revenue collection system was handed over from the traditional Landlord (Zamindar) to Contractual Revenue Collector (Ijaradar) and tenant oppression started by that because the traditional 'Zamindar-Tenant relationship' was some sort of personal and that could not be so much cruel or inhuman. The company then appointed Devi Singh as the Ijaradar who would collect revenue first from the Zamindars and incase of Zamindars not being able to collect the revenue from the raiyats he would collect it directly from the latter (Manuruzzaman, 2011). In 1780, Mr. Goodluck was appointed as judge as well as collector and his tenure was the mostly disastrous and inhuman period in the history of Rangpur region and due to cruel process of revenue collection the 'Peasant Movement' was first started that time. Rangpur collectoriate was commenced officially in 1781 and apart of his salary (1500 tk) and other facilities (house rent, conveyance) the collector got 1% commission on collected revenue. So the collector earned minimum 8000 TK as commission in every year (Glazier, cited in Maniruzzaman, 2000). "Devi Shing's legions created havoc in the region inflicting untold misery on the people and the zamindars alike. In reaction formidable rebellion in which both peasants and Zamindars took part rocked the north for over a decade in the seventies and eighties of the eighteenth century. This was collaborated by another rebellion of sannyasis [Hindu ascetics] and fakirs [muslim sufi mendicants] at the same time" (Maniruzzaman, 2011: 26).

In 1770 (Bengali 1176), a remarkable famine held in Bengal and 1/3 of the people of the area died due to hunger. The British Writer William Hunter wrote, the unfed peasant tenant had to sell their household belongings, live stocks and even their children. The people were bound to take grass, leafs even flash of their dead brothers (W.W. Hunter, cited in Haque, 2000:178). But in the year of this great famine, the revenue was collected more than the previous year (Rahim, cited in Haque, 2000). The stock business flourished so largely that, one of the stock business man sent 150000 TK in England in that year. The famine and continuous oppression bound peasant tenant to join in rebellion and it is known as 'Rangpur Peasant Rebellion'. The English researcher Mr. Pitatrson was responsible to investigate the

reason of peasant revolution and he wrote, "if the peasant did not do revolt against the administration, I had been surprised. Debi Shingh and others did not collect revenue rather did oppression and coercion against the peasant tenant. They were the subject of physical torture regularly and so they were bound to revolt. Debi Shingh collected more than 70 lac<sup>2</sup> tk by oppression." The peasant movement moved towards the liberation movement against British in following time (Haque, 2000).

In 1943 (Bengali 1350) this subcontinent faced another famine which is called 'The Great Bengal Famine' (Ponchasher Mononter). The main reason was 2<sup>nd</sup> world war and imperialism attitude of the British. The rice, salt, pulse and kerosin were vanished from market and were stocked by government, stock businessman and black marketers. In this famine, 350000 people were died only in Nilphamari. Amartya Sen describes the reason of the great Bengal famine "In 1942 the autumn crop was a little less than normal (97 percent of the preceding four years), and the winter crop quite a bit less (83 percent of the preceding four year). This was largely the result of cyclone in October, followed by territorial rain in some parts of Bengal and a subsequent fungus disease. Further the Japanese occupation of Barma in 1942- Rangoon fell on 10 March 1942-cut off rice imports from there, which affected the supply of Bengal....The wholesale price of rice, which had been between Rs.13 and Rs. 14 per mound (about 82.3 lbs.) on 11 December 1942, rose to Rs. 21 by March 1943 and to above Rs. 30 by 21 May; by 20 August it had risen to Rs.37....but there are non-official reports of further rises, especially in retail markets such as in October that rice was being sold in Chittagong at Rs. 80 per maund 5 November 1943; and in Dacca at Rs. 105 per maund)...There was a abnormally higher withholding of rice stock by farmers and traders from the winter harvest of 1942-3; the normal release following the harvest did not take place" (Bhatia, 1967, Ghosh, 1944 , cited in Sen, 1986:52-55 & 76).

This revenue system accounted for 57 percent of cultivated area in the country. The Flood commission, inquiring the reasons of the Great Bengal Famine in 1943, recommended the abolition of intermediaries on land interest to the British Government. Hossain [ cited in Elahi and Ara, (2008)] placed a table of deaths in Great Bengal Famine in districts of greater

---

<sup>2</sup> 1 lac=100000

Rangpur, 1943. The percentage of death was chronologically Rangpur 6.41%, Kurigram 5.15%, Nilphamari 7.32%, Lalmonirhat 6.00% and Gaibandha 6.45%.

### In Pakistan Period

In 1946-47 the 'Three Share Movement' popularly known as 'Tey vage Andolon' was formed by peasant, where the share cropper of the area demanded, the peasant would get 2/3 share and landlord would get 1/3 share of the crops. The slogan was "who belongs the plough, bull and farming materials should be considered as peasant tenant administratively and 2/3 crops must be given to them." This proposal was also sent to land commission (Haque, 2000).

In 1954 after the partition of India and Pakistan 'Permanent Settlement' was abolished and arrangement was directly made with tenant or people. The mentionable side of this amendment was to demolition of Zamindar class and middlemen rather to bring peasant class directly under the state administration. It was a populist step of the then governing Muslim League Party (K. Ali, 1996). The maximum limit of land ownership was determined to 100 bighas for per family and 10 bighas for each family member. Sublet cultivation or to give other people to cultivate land was prohibited but share cropping or land cultivation with wage labours was allowed. For this reason the town dweller land owners used to start share cropping as it was difficult for them to supervise the cultivation process. In agrarian structure the absentee landlordism existed as before. In 1958 under the military rule the maximum limit of land ownership was fixed at 350 *bighas* for per family. In was done to introduce capitalistic production in agro farming. After independence of Bangladesh the first initiative towards land reform was taken in 1972. The notable aspects of the proposed reform were the highest land ownership ceiling was fixed to 33 acres or 100 *bighas* per family, (13.50 ha) in 1972, later increased to 125 acres (50.59 ha) and then tured to 33 acres and distributing *khas* land among the landless poor etc. (Rahman, 1991)

### After Independence of Bangladesh

Just after the independence of Bangladesh in 1974, floods caused severe damage in Northern part of Bangladesh because normally Brahmaputra encroaches on its western bank

by 30 to maximum 60 meter during peak floods but in 1974 over a distance of 100 km, it flooded land on a strip 300 m wide in areas and 24,000 people suffered heavily (Gilbert, cited in Sen, 1986). The prices of rice was raised during and immediately after the flood, suppose the price of rice in Rangpur fluctuated from 100 to 185 during July to November in 1974. The government of Bangladesh declared famine officially in September 1974. Huge number of gruel kitchen (*langarkhana*), such as about 6000 gruel kitchen was opened to feed the destitute people. Rangpur was the mostly affected area in Bangladesh where the highest number of people had been to there (17.18%) and daily 935,6000 persons were fed daily (Sen, 1986). Sen states, "...in Rangpur district alone 80 to 100 thousand persons died of starvation and malnutrition in 2-3 months" (Haque et al, 1975, cited in Sen, 1986).

In 1979' the famine situation again appeared in Kurigram, Nilphamari and Rangpur sadar due to massive looter, deprivation, stock of daily commodities famine took place, and unfortunately the big businessman, money lenders (*mahajans*) and even the bureaucrats were concerned with the process. As a result, the small farmers were forced to sell their products in a very cheap rate even sometimes in below rate than their production cost. Moreover, that year the area was highly affected by river bank erosion of Bhramaputra, Tista, Dharala, Dudhkumar and Fulkumar. Due to continuous unfed most people died in diarrhea, Pneumonia, Cholera. Some people suffered by taking stale food and unusual food. Some sorts of unusual diseases suppose, Abdominal distension (*Pet fula*), Leg edema (*Pa fula*) and diarrhea appeared and took peoples life cause they had took boiled wheat (*atta*) suddenly after long starvation. The episode did not end here. Government opened relief centres, ration shops and food for work programme which was not only very inadequate but also failed to provide services due to endless corruption. In different unions at Rangpur, people had to join in procession against the massive corruption (Muhammad, 2004).

So what comes out from the above discussion is that the *Monga* area population is suffering from chronic poverty since time immemorial to present. Due to political ignorance and lack of good governance people not only suffered a lot but also faced the famine situation time and again. At the same time back to back occurrence of disasters pulls the region to lagging society as compared to other regions.

### 2.3 A general comparison between *Monga* affected people and other parts of Bangladesh

According to the baseline survey of PKSF done in the year of 2006 in 23 upazilas of greater Rangpur, 5,41,168 *Monga* affected households was identified out of total 1,115,666 households. It means, nearly 50 percent of total population was *Monga* affected. Alamgir (2003) states that the percentage of landless in Lalmonirhat, Kurigram, Gaibandha and Nilphamari is 58.17, 62.33, 65.37 and 72.39 respectively ( National Seminar on *Monga*, 2008, organized by PKSF, cited in Naser, M.A 2009). The per capita GDP of *Monga* affected districts is far below the national average, and this leads to a very low wage rate in Greater Rangpur. According to the 2005 Household Income and Expenditure Survey (HIES) of Bangladesh Bureau of Statistics (BBS) , the poverty head count rate (defined as upper poverty line) for the entire country was 40 percent, while in the poverty rate in the greater Rangpur region was 57 percent. Similarly, extreme poverty rate (defined as lower poverty line, i.e. individual who cannot meet the 2,100 calories per day food intake even if they spend their entire income on food purchase only) was 25 percent nationally, compared to 43 percent in the greater Rangpur region (PKSF, 2007-08). The daily average wage for male labourers is 50.9 BDT per day without meals whereas the average wage rate in Bangladesh is 74.5 BDT. Industrialization in greater Rangpur is far below the national average (Zug, 2006). Rahman (1995) points out for Bangladesh as a whole that the working days per week down falls (workless 4-7 days 2% people in normal time and 62% people in *Monga* time). The wage rate drops in October and the drop are the lowest in Chittagong (20%) and the highest in Rangpur (37%).

The existing evidence shows that the inhabitants of greater Rangpur are poorer than the rest of the country in terms of a variety of indicators, including income, expenditures and poverty level. Extreme poverty in greater Rangpur is 42 percent compared to the national rural average of 27 percent . Also, the daily wage rate for male agricultural worker in greater Rangpur is 46 BDT compared to 64 BDT found elsewhere [Khandker et al. (2010b) cited in Berg and Emran, 2011]. Zug (2006) compiles some information, for instance, 37-55 percent people cannot afford to eat 1805 kcal per day. In GDP comparison, it is comparatively low upto 14377 yearly income in BDT where national average 18511 BDT. In

manufacturing sector, these five districts are the lower and Lalmonirhat, Nilphamari and Kurigram are the lowest in the country.

Bithi (2006) contends that the people in Rangpur are relatively poorer than those living in other regions of Bangladesh because they have lower levels of income and more pronounced seasonal shortfalls. They are the most victimized group due to greater number of agricultural day labourers, near landless or marginal farmers, female headed households, poor widows and old aged, sick and disabled, children and pregnant/lactating mothers, poor fisherman and victims of riverbank erosion. In addition, Bithi (2006) mentions that population growth and low literacy rate are also responsible for the undeveloped situation of the *Monga* region. According to Khandker et al. (2010b) diversification of agriculture is comparatively low, and the whole region is depending on paddy production and one crop in a year due to natural disaster and char sandy land. Geographical vulnerability is higher comparatively other districts due to char land (unfertile sands until the char become very old), river erosion, and floods. Char dwellers are socially disadvantaged mainly due to a limited access to markets and services as they are sometimes two hours away from the mainland by boat. Long distances have to be covered to sell and purchase products, which consumes time and money. Working as commuter in urbanized areas is often not possible because of the long distance. Services of the government and NGOs, like micro-credit, are often said to be less [Khandker et al. (2010b) cited in Berg and Emran, 2011].

A comparative analysis of *Monga* and non *Monga* region is depicted in the 2002 and 2005 'Household Income and Expenditure Surveys. It should be mentioned that in Rangpur region the Per capita total consumption was 541.6 TK per month during 2000 whereas the rest of Bangladesh consumed 740.5 TK per month (Cited in Khandker, 2011,p-9). Moreover, the Per capita total consumption was 630.4 Tk per month during 2005 while the rest of Bangladesh consumed 875.7 TK per month. In 2005, per capita total income of Rangpur region was 648.3 TK per month and the rest of Bangladesh had 927.3 TK per month. In 2005, Land asset was 123.7 decimal in average in Rangpur and 152.6 decimal in average in rest of Bangladesh. The average wage of male in village 46.3 TK per day in 2005 and for rest of the country it was 64.7 TK on average.

## 2.4 Analyses of the causes of *Monga* : natural and social

There has been several attempts to analyze the causes of *Monga* for example by Zug (2006), Ilahi and Ara (2008), Bithi (2006), Nasreen and kundu (2008a and 2008b) , Alamgir (2003), Baquee (1998) and Raza (2011) and Dilip (2011) . The causes can be explained from natural, social, economic and political points of view. Sen (1986) looks it from the perspectives capacity of human being to buy food which results from lack of work.

Zug (2006) and Ilahi and Ara ( 2008) observe that as there are two major seasons of rice cultivation in Bangladesh, there are two leans depending on this *Monga* appears in Ashwin-Kartik (before Aman paddy harvesting) and again in Chaitra (before Boro paddy harvesting) which is known as little *Monga*. In recent years, Boro replaced Aus because it is not possible to plant Aus and Boro on the same field, because Aus need to plant before Boro can be harvested. Bithi (2006) presents a list of causes for *Monga*. Among them lack of employment opportunities in nonagricultural sector, low wage rate, scarcity of cash money, inadequate access to institutional credit, inflation and price hike are economic cause. She mentions some social causes such as landlessness, advance sale of crop and labour, exportation of food grains, stock business, non response or lack of participation of local rich persons etc is mentionable. She also mentioned some natural and institutional causes such as decreased employment and agricultural production due to natural calamities, poor crop diversity and intensity, cultivation of tobacco, inadequate role of NGO, non cooperation of local elites, natural calamities and fall of agricultural production, increased rate of rice undeveloped communication and transport, , lack of proper and adequate linkages of GO/NGO sectors etc. Nasreen and kundu (2008a) make a ranking of reasons behind *Monga* which includes lack of industries (14), inadequate communication system(14), large population(6), inflation of community product (6), economic hardship (4/3),inadequate agricultural production and lack of crop diversity (3), Artificial insufficiency of economic product (11), fatalistic approach of people (7), lack of employment opportunity (1), corruption (12), delay of harvesting period(2), tricks of rich people(15), unequal distribution of food(10), inadequate governmental aid(9), few policy of government (12/10).

By analyzing the previous experience and contemporary situation Alamgir (2003) identifies seven causes of *Monga*: (1) Aush paddy cultivation is seriously hampered due to insufficient supply of agricultural loan, seed and fertilizer. As a result, they experience shortage of food before harvesting Aman paddy; (2) Between Aush and Aman paddy cultivation others crops or vegetables cultivation is also hampered due to those causes; (3) If jute is cultivated in between Aush and Aman cropping period and the price of jute becomes down in market than the crisis starts because it becomes impossible to buy rice or wheat with that money; (4) If government's Safety Net Programmes like KABIKHA does not run properly then the landless farmers suffer much; (5) Urbanization, industrialization and commercialization process is absent in there, and business opportunity with Asham and Meghalay is absent due to anti-India policy, and consequently Lalmonirhat rail station, Chilmari river port and Lalmonirhat airport remain dysfunctional; (6) River bank erosion is very common phenomenon of the area due to Tista, Dudkumar, Dhorola, Bhamaputra and other rivers' flood; (7) In 1980's and 1990's, NGO activities were very limited in those area which worked as hindrance to relief, development and employment activities.

The geological and natural causes of *Monga* are not less significant because the char land has a different story of exploitation of the poor. Baquee (1998) and Raza (2011) provides excellent depiction of the evolution process of char land collecting evidence from the char of northern part of Bangladesh. After appearing a char in river, the char grabbing becomes the first concern of the local muscleman. A variety of land grabbers encroach on rivers and water ways in and around for commercial purposes. Then there are those who go into the rising chars with their *lathial bahini* and claim Char land as their own mostly for commercial benefits. Both groups are wealthy and influential persons. After grabbing the char land, the question of inhabitants arises. There are those who go into new chars as they have no options. The destitute families go into newly formed chars in the search of better livelihood. They have to fight against natural disasters as well as fellow man with arms. They have to live with lack of infrastructure and basic human security due to abject poverty and lack of viable alternatives. The char grabbers start allocating land to the new comers as if it is their own and fix tax on them on a regular basis. If the char dwellers are not able to pay, the *bahinis* severely beat male members and sometimes even set fire to their house.



Baquee (1998) observes that the ecological vulnerability of Char areas are far higher diversified than the mainland. For example, frequent flood damages their houses, hamper agricultural activities, animals die in diseases and due to shortage of fodder, and people suffer from various diseases. Again river erosion erodes their settlements and agricultural lands eventually leading people become jobless and homeless. Zug (2006) and Baquee (1998) describe that the chars of northern Bangladesh are the poorest settlement of the country and try to identify the reason behind it. Paddy cultivation in the winter season depends on irrigation, as there is less or no rain. The soils of the chars are not intensively irrigated, because the water carrying capacity of the sandy soils is too low, and irrigation is therefore expensive. People mainly plant crops that require less irrigation like wheat, millet, onions, chili, and groundnuts. Curry (1979) identifies that in 1984-85 alone, erosion took place in at 283 localities; 38 were in Jamuna flood plain areas (cited in Baquee, 1998). "After its avulsion 200 years ago, the Jamuna River grasped nearly 260,000 hectares of land and only in the last 28 years it destroyed about 70,000 ha of land. It implies that only in the last few decades, the river displaced hundred thousands of people" (Sarker et al, 2003, cited in Zug, 2006). DER reported for 2004 states that "due to the great extent of flooding this year, significant loss of land due to river erosion, coverage of fields in infertile sand, and the unusually heavy rainfall in September, about 80% of standing crops were damaged or destroyed in the *Monga* affected districts" (Rahman, 1991). Islam et al. (2004) claim in their empirical study that in Bangladesh Chilmari thana is the worst erosion affected area of Kurigram district. Citing from Islam (1999) Mujahedul (2004) mentions, it is estimated that about two million people have been directly affected in the last two decades in Chilmari and among them half of the population settled on the natural levees and in vicinity of the BWDB embankment. As a result, the landlessness and marginal farmers become the worst affected due to their lower economic status. The children become the worst sufferer due to chronic malnutrition and diseases.

Dilip (2011) very significantly addresses Farakka issue relating to *Monga*. The environmentalist observes that the unilateral withdrawal of water by India through the Farakka Barrage in the upstream of Teesta Irrigation Barrage causes the abnormal fall of water fall. According to the source of BWDB the water level of the river fall started to fall from mid September 2010. All the gates of Farakka in India are kept open during rainy season in the upstream of Teesta Barrage and the river floods the region. But during the dry

season, India closes all the gates of the barrage causing serious fall in water level in the river. As a result, many tube-wells in Lalmonirhat town and areas adjacent to the river have gone dry due to sharp fall in water level. Hundreds of shallow tube-wells meant for irrigating croplands have also become use less due to the same reason. Playing of vessels causing untold sufferings to two lakh people living in char villages and the boatmen are now in search of alternative sources of livelihood. Fishes are also not available in Teesta like before and turn the fishermen to jobless. As natural disaster is identified as a main reason of *Monga*, a record chart can be presented compiling the current damage of disasters of the *Monga* area.

The below table shows that during the last two years different parts of *Monga* area are affected by disasters. For example, in 2010 they face flood, drought and riverbank erosion, in 2011 the area faces Nor`wester, hail storm and fog. Arsenic also appease as a new disaster in these area. Every disaster causes a mentionable amount of economic loss for the households.

## Box A: List of Current Disasters of Rangpur

Disaster	Description of Vulnerability
1. Flood	In 2010, in Chilmari of kurigram 3 lacs people were affected by flood and 1000 acres of cultivable land were inundate. In 2011, in Fulchari of Gaibandha 300 families became homeless.
2. Riverbank erosion	In May 2010, 50 dwelling huts of kaunia upazila, Rangpur was went into river of Tista and 200 families of Kurigram went under water and 280 acres of cultivable land . In 2011, Fulchari, Gaibandha 150 dwelling huts, 500 acres of cultivable land went into riverbed in a week. In 2010, 350 hectares of cultivable land and 300 families became shelter less in kalashona char, Fulchari, Gaibandha by Jamuna erosion. In 2010, Chilmari of Kurigram area river bank erosion of Bhammaputra-Jamuna - Dharala destroyed 5000 households . This people took shelter in Khorkhoria Ramna and Vashanpara.
3. Nor' wester/ 4. Hail storm	In April 2011, Polashbari was attacked and 200 dwelling huts were damaged. 16 February 2011, hail storm attacked for half an hour in Sunderganj, Shadullahpur and Gaibandha Sadar that damaged maze , mustard, wheat, cabbage, tomato, peeper, egg plant, green chili, pulse and huge areas of tobacco field .
5. Char sandy land	Jamunasshori river of Rangpur, Badarganj is becoming a char with silt and sand.
6. Drought	In 2010 in Rangpur, due to drought Aman paddy field became dry and about 3 lac acres of cultivable land were attacked severely. In 2009, rate of average rain was 350 millimeters while in 2010 it was 304 millimeters.
7. Cold wave/cold spell/ fog	Rangpur metrological offices recorded that the temperature was 8 degrees on average in January. In 2011, the temperature is decreased with fog and drizzling. Potato, tomato and bean (shim) farmers are worried due to severe cold as it may cause fungal and pest attack on potato plants. In addition, it is also harmful for seed beds of IRRI-Boro paddy. In January, due to cold injury Irri and Boro paddy plant is not growing.
8. Arsenic	Gaibandha shodor, Gobindaganj, Shadullahpur, Shundarganj, Polashbari are arsenic zones comprising of 4200 households, 13 villages and 30 people are found to be affected in 2011 .

Sources: Compiled by researcher from 5 National Daily News Papers of Bangladesh (Daily Star, New age, Shomokal, Prothom Alo and Jugantor) during end of 2010 to 1<sup>st</sup> of 2012.

## 2.5 Socio –economic vulnerability of *Monga*

At the end of last centuries the *Monga* vulnerability is depicted by Rahman (1991, 1995) followed by current century writings by Ahsan and Hossain [ cited in Ahsan (eds)2005], Nasreen and Kundu (2008a and 2008b) , Ilahi and Ara (2008) and so on.

Rahman (1991) summarizes the crisis prevailing in *Monga* prone area as follows: flood and drought simultaneously hampers the agricultural activities; cattle are suffered in various diseases, as a large number of cattle dies that enhance the cost of tractor for cultivation; *Robi* crops and vegetables are not grown due to lack of capital; and sometimes flood water stays long times that hampers the cultivation; day labourers sell their labour in advance in half rate; people use to take unusual food that results diarrhea and other diseases; and in winter people face housing problem and crisis of warm clothes. Rahman observes that men sell their household belongings, cattle and mortgage their land due to extreme poverty. As the supply of eggs, chickens and live stocks is high in market, the demand and prize fall down by following the law of economics. The price of land also decreases. It important to mention here that the wage rate in October 1991 was BDT 13 per day in Rangpur whereas the wage rate of normal time was BDT 26. He further added that the wage rate drops by 30 percent on average in October. In Chittagong division, it is 20 percent and in Rangpur it is 59 percent. The working day per week in Jaldhaka drops from 6.11 days per week to 2.62 days, in Ulipur 6.91 to 2.50 days, in Chilmari 6.52 to 2.29 days, in Gaibandha Sadhata 5.62 to 2.67 days, in Fulchari 5.33 to 0.62 days, in Sundarganj 5.29 to 1.14 days. In 2005, the price hikes in essentials erode savings and limit resource to market purchase when necessary. Ilahi and Ara (2008) try to build up a *Monga*-poverty cycle where a chronically unstable situation results in the long-term marginalization and impoverishment of the affected people in the *Monga* -prone area.

Nasreen and Kundu (2008a) depict the social vulnerabilities such as change in land ownership, land decrease, forced land sell, family conflict, social crime, corruption, advance labour sell, rising fundamentalism, dependency, migration and vulnerability. Rahman (2005) also notices that the social vulnerabilities such as women insecurity (12.9%), diseases (78.1%), dowry pressure (12.5%) and nonpayment of micro credit installment (11.3%) are seen in his study area. In another study, Nasreen and Kundu (2008b) reveal gender specific vulnerabilities of women in the *Monga* prone northern region of Bangladesh. They describe

how men migrate keeping women in an insecure position, and even sometimes bad guys knock their doors at night time and search for scope to harass women. On the other hand, men who do not migrate sit lazily, wonder around the market, and gossip with friends. They do not take the responsibility of the family, and women shoulder the responsibility. More over violence against women increases during *Monga*. Dowry demand, wife battering, divorce, abandonment and remarriage are common phenomenon in this social disaster. They also mention that poor women are sometimes offered food in exchange for physical relation. In addition, they also become harassed at the time of relief distribution. Unlike the male partners the State does not take the responsibility in *Monga* period. The authors mention that women complain against local leaders as well as against government in distributing VGD/ VGF/ OMS cards and relief. Government initiatives are very limited in response to requirement of overcoming the *Monga* situation. Most of the centres are very far from locality and become very difficult for women to reach there. The significant part of the article is that the authors try to touch up a serious problem of *Monga* area with which the future generation of our country is related. In *Monga* areas, women suffer from malnutrition and high calorie deficiency. Generation after generation, women in *Monga*-prone areas are giving births to poor health babies.

Makita (2007) conducts her study in northern North-Western part of Bangladesh. She proves a strong negative association between landownership and poverty in the context of Bangladesh society, bearing the hypothesis predicted by Marxist theory: Some small and medium sized farmers degrade into the category of the landless through a number of mechanisms. She mentions that landlessness is increasing rapidly and regularly, for instance, 75 percent in 1960, 20 percent in 1968, 25 percent in 1974, 50 percent in 1984 and about 60 percent in 1996. Even Bangladesh faces the most serious rural poverty and landlessness in Asia. Makita (year) also mentions others various causes of landlessness such as population pressure, inheritance system, land reforms, commercialization of agriculture and other governmental interventions and natural disasters.

Ahsan and Hossain [ cited in Ahsan (eds)2005;257] explore that all poverty stricken areas of Bangladesh are risk prone to trafficking but in Rangpur division Rangpur and Lalmonirhat districts are high risk prone, and Gaibandha and Kurigram are moderately risk prone to trafficking. Because geographically these districts are very near to borders

(Lalmonirhat and Kurigram borders), and economically Rangpur, a division of highly density populated, has the highest percentage of landless poor people.

Manushi (1980) states that while for men extreme conditions and poverty imply starvation, for women these invariably involve sexual exploitation and a complete devaluation of their lives. Women are the first to be sold or exchanged for food. Fifty destitute girls aged between 20 to 30 years went to a magistrate court in the famine stricken district of Rangpur and registered themselves as prostitutes. They accepted it as their profession because of extreme economic hardship. To become a prostitute, they felt, was better than begging (Manushi, 1980, quoted in Veenkateswarn, 1995:135 cited in kabir 1997:13).

## 2.6 Coping Strategy of *Monga*

Different literature is found describing how does the *Monga* community cope with the situation. While most of the major literature focuses on measures of economic adjustment such as selling assets, advance labour selling and borrowing money some other focuses on gender role of women in coping with the *Monga*.

Rahman (2005) describes how affected populations cope with *Monga* situation in 2004. He mentions several alternative of coping with the *Monga* situation such as by government assistance (65.2%), *mahajoni* credit with high interest (43%), use up savings (40.2%), migration of earning male members(34%), sale of assets(27.3%), NGO assistance (18.4%), local support (12.5%), eating inferior food (6.6%), advance sale of crop (5.1%), advance sale of labour (4.7%), Community (*samity*) loan (3.1%) and NGO loan(2.7%). Zug (2006) finds mainly two types of money lending in *Monga*-prone areas. During normal time, people receive loans with 10 percent interest rate per month from local money lenders who do not exclusively live in the main land. During *Monga* period, the conditions are worse. For example, if people borrow Tk. 500 for 3 months, they have to pay 500 taka as basic and 1 mound of rice (41 KGs) as interest. Some distressed people try to sell their future potentials. Marginal farmers sell their yield and agricultural laborers sell their labor in advance. Some people sold one mound of paddy for 175-200 taka in advance during *Monga* 2004, which was worth about Tk. 350 during the following harvesting period. Other assets like livestock,

trees, bamboo, jewelry, and furniture are sold as well. In their study, similar findings are also reported by Nasreen and Kundu (2008a). Rahman finds in his study that “many labourer households were forced to contract forward sale of their labour at less than half the rate they could have earned normally” (Rahman, 1995 and Bhattacharya 2005, cited in Zug, 2006).

Nasreen and Kundu (2008) documents gender role of women in coping with *Monga* in the northern region of Bangladesh. Women’s wage is almost half than that of men, and traditionally rural women have very restricted mobility than men. During *Monga* period, the agricultural labour lose their income generating activities which in turn make them jobless or forced them to migrate to other places. Both situation throw them towards a helpless condition. Women have to take full responsibility of providing food for their families by any means. They collect vegetables such as *Kochu*, banana leaves or *Saluk* from wetlands and forests. Often they collect rotten vegetables. Sometimes they have to borrow money from local money lenders or *mahajon* for buying food. Moreover, collection of food, fuel and fodder is also their responsibility. Women remains unfed or half fed sometimes but try their best to feed their husbands and children. To become domestic helper or *theka bua* in rich neighbor’s house is a common phenomenon in *Monga* prone areas.

Migration is found to be a major coping strategy in *Monga* area. Researchers have found evidence in support of this argument. For instance, Chowdhury et al. (2009) argue that integration of labour markets through migration could play a vital role in *Monga* mitigation. They have constructed a theoretical framework in connection with this. In their work, Sjastaas (1962), Todaro (1969), Harris and Todaro (1970), Stark and Levhari (1982) and Stark and Bloom (1985) try to describe urban-rural migration both as income maximization and risk minimization decision. They report that people migrate in different districts from *Monga* areas such as Bogra (43.4%), Dhaka (39.0%), Munshiganj (33.1%) and Tangail (31.3%). The daily wage rate in rickshaw pulling is 150-300 BDT, in construction work 120-250 BDT, in agricultural labour 80-160 BDT, in day labour 150-200 BDT, in brick field 150-200 BDT. In consistent with the above findings, Zug (2006) asserts that there are mainly two situations that lead to seasonal migration: lack of employment opportunities in home regions of migrants or employment surplus at the destinations. During the harvesting period shortage of labor is common all over Bangladesh. The wages, therefore, increase and people from the

North can earn substantially more if they migrate to other places. As a consequence wages of those who remain in the villages increase as well because labor supply within the *Monga* areas also declines. They migrate from neighboring district (*Bogra*) as well as to far districts like Dhaka, Feni, and Chittagong. Ahamad et al. (2011) documents the changes in family income, before and after migration. They find that marginal farmer becomes the wage labourer and rickshaw pullers and small businessmen turns into wage labourers and hawkers. Agricultural wage labourers sometimes remain in their same occupation and sometimes become non agricultural labourers. Non agricultural labourers use to engage in their same profession. It is worthwhile to mention that contribution of total family expenditure from pre to post-migration changes from 11 percent to 19 percent in different occupations (Ahamad et al. (2011).



## 2.7 Analysis of stakeholders' role to combat *Monga*

Based on the literature review main stakeholders who are working to combat *Monga* can be categorized into four major groups: (i) donor organizations or development partners (who are working through INGOs, NGOs and local NGOs), (ii) Government organizations, (iii) agriculture research organizations, and (iv) Corporate sectors and the community itself.

At first step, different stakeholders use baseline surveys to identify the real *Monga* scenario. On basis of that INGOs, NGOs, agriculture research institutes, CSRs take initiatives to mitigate *Monga* vulnerability through intervention programme. Development partners such as DFID, USAID, EC, DANIDA, Aus Aid, EU, SDC are keeping a great role in *Monga* eradication. For example, DFID funded Chars livelihood programme is the single largest programme in *Monga* areas. The five riverine districts of the Northern Jamuna are home to approximately 3.5 million people. The Chars Livelihoods Programme (CLP) provides the poorest households in the island Chars (low lying flood- and erosion-prone areas in northern Bangladesh) with income generating assets. The budget for the first phase was £49,337,580 for the period of 2001 to 2009. In 2<sup>nd</sup> Phase, Chars Livelihoods Programme Project budget is £70,000,000 for the period of 2009 to 2016 (DFID Report, 2011).

The NGOs are supported by international aid agencies and they are responding to communities through local NGOs. In Bangladesh, the recent discussion in this respect is usually led by the micro-credit providing NGOs including support services in the areas of human rights and social empowerment, education and health, economic empowerment and enterprise development, transferring asset, livelihood training, environmental sustainability and disaster preparedness.

The easy-term loans, training for unemployed youths, girls and women on various trades, homestead farming, Sericulture, rearing poultry birds, animals and farming short duration paddies and expanding cottage industries also proved to be very effective. Thousands of poor have already achieved their economic self-reliance through these activities and setting up of small industries and enterprises, sewing handloom garments, micro-credit activities and participatory social afforestation. Besides, the agro-based crop

diversification project, small scale enterprises and interest-free loans are contributing to the rural economy in combating *Monga* by the poverty-hit people in Rangpur (2010, BSS). SHOUHARDO programme of care Bangladesh, innovative projects of Practical Action Bangladesh, Oxfam's River Basin Programme (RBP), BRAC innovative Targeting the Ultra Poor Programme or *Monga* Mitigation Programme (MMP), Action aid provided Community Rice Bank, RDRS initiated. Rice-potato-mugbeen farming is the specimen of effort of *Monga* eradication.

A well-known development by Research Initiatives Bangladesh (RIB), supporting in *Monga* affected areas in the north of the country, has underlined the need for "a scaled-up comprehensive *Monga* mitigation strategy." Among other things, it can be called "a paradigm shift on *Monga* mitigation away from a relief focus towards a comprehensive transformation of *Monga* realities ..." (Rahman, 2009). Like RIB, hundreds of research initiatives through hundreds of research institutions in our country are providing research-support aiming for poverty alleviation in agriculture based Bangladesh with huge production of BRRI dhan-33, BINA -7, Spicy crops, corn, potato, Pumpkin, Cassava, vegetables.

Report on CSR<sup>3</sup> in Bangladesh, (2012) describes that CSR plays a significant contribution towards achieving the MGDs by working in collaboration with the government and NGOs on outstanding issues. The World Bank is disbursing US\$ 29 million to Bangladesh as concessional loan for facilitating employment to 10,800 vulnerable women from five northern *Monga* prone districts in the Readymade Garments (RMG) sector located in Export Processing Zones (EPZs). Under the NARI project (Northern Area Reduction of poverty Initiative) for employing women of Northern part of Bangladesh World Bank is funding Tk. 217 crores . The total cost of the project is Tk. 294 crores. Rest of the money will be provided by Bangladesh Government. The signature was done between ERD (Economic Relation Department , BD) and World Bank in Dec, 2011 Project duration 2012-2015 (BSS, 2011).

---

<sup>3</sup> Corporate Social Responsibility (CSR) goes beyond philanthropy and compliance. It is about how companies take responsibility for their stakeholders and actions in the world at large. It is about investing in business growth while ensuring sustainability of markets, customers and the environment.

## 2.8 *Monga* eradication and food security related government policy

Agro economist Alam (2008) examines many issues which are directly or indirectly linked with agriculture based *Monga* prone situation. National development policies such as 5 years plan, annual agro budget, land reformation, international summit and treaty like 'Hongkong declaration', Safta contract must be followed. Moreover agriculture based education, agriculture related supportive and negative issues suppose tax, tariff on agriculture, diesel availability, subsidy on irrigation is needed to be considered. Again bank loan, banning of importing agro product, importance of alternative agro product, impact and protective measures of natural disaster and finally media role in development of agricultural sector of Bangladesh comes up in his writings.

In the report, 'A Strategy For Poverty Reduction In The Lagging Regions of Bangladesh,' the Government (2008) identifies some specific recommendations to eradicate *Monga* such as to increase the coverage and duration of VGF in *Monga* areas, to expand BR-33 rice and Cassava cultivation in the lagging regions specially in *Monga* areas, to give priority to farmers in the poorest Upazilas in terms of distribution of agriculture subsidy, to explore the possibility of increasing the provision of agricultural loan at a lower interest rate in the poorest Upazilas, to undertake work-fare programmes employing target population and to use very simple technology to maintain rural roads connecting respective Upazilas and Districts. Moreover, income generating projects and job opportunities must be created in *Monga* areas by the Government, NGOs and other organizations during the off seasons when there is no agricultural works. In addition, support to internal migration for the people of *Monga* areas may be provided and to encourage local NGOs in providing a need-based work plan containing short-term programmes for the chronic and hard-core poor (with adequate gender dimension) should be implemented by the Government.

Special attention should be given to accelerate ADP implementation maintaining its quality in the lagging areas and appropriate measures should be taken to give a 'fair' share of the block allocation for the development. In addition, allocating revenue budgets for development programmes in the lagging regions, introducing income generation activities and safety net programmes in lagging divisions and ensuring a large share of the expenditure for them should be considered as a special drive. Social Development Fund

(SDF) should be provided to cover more areas in the lagging divisions and preference should be given to *Monga* areas. Rajshahi Krishi Unnayan Bank (RAKUB) should go into wider areas of the lagging regions with the poverty alleviation project called Small Enterprise Credit Programme (SECP). Preference should be given to the small enterprises of *Monga* areas etc (2008,p; 62). A National food security policy and programmatic framework has been developed which is placed in appendix-9.

The Programmed Initiatives for *Monga* Eradication (PRIME) is implemented by PKSF (Palli Karma-Sahayak Foundation), a micro-finance institution, for northern Bangladesh with a budget of Tk.175.41 crores in 2012-13 fiscal year (Ministry of Finance,2012-13 ). It provides cash-for-work employment opportunities for one *Monga* season; emergency credit for households slightly higher up the income ladder; consumption loans; remittance services; and specially designed flexible credit support throughout the year. It also builds and enhances beneficiaries' coping capacity, skills and resources for the future. As *Monga* scenario directly related with food security issues, the documents and programmes should be reviewed here. Over the last decade, Bangladesh has made good progress in reducing the number of chronically food insecure citizens - from 40 million to 27 million. However, Bangladesh still holds the third highest number of hungry people in the world, after India and China (Hunger Free , Action Aid , 2010).

Bangladesh government has granted 5090.52 crores BDT in its 2009-10 budgets in funds for food based safety net programmes (Bangladesh Economic Review 2010). The country Investment Plan (CIP) provides a coherent set of priority Investment Programmes to improve food security and nutrition in an integrated way. It is a comprehensive plan aligned with the Government 6th five year plan for 2011-2015. Alongside the Southern part of the country this will be complemented by a master plan for the *Monga* affected areas in the northern part of the country which are also highly vulnerable. According to Social Safety Net Programmes, in budget 2012-13 declared by Ministry of Finance, GoB the popular food based safety nets related to *Monga* area are OMS, Food for work, TR, VGD and VGF. In 2012-13 fiscal year government has allocated 1755.00 crores TK for OMS, 1439.04 crores BDT for FFW, 1162.70 crores BDT for TR program. Other popular programs such as for VGF 1352.21 crores TK and for VGD 806.84 crores TK has been allocated in the FY 2012-13. At the same time, as a part of Income Generating Safety Nets programme Bangladesh government has granted 5,566.68 crores BDT in its 2009-10 budget in funds Cash transfer

programmes and 5,730.28 crores BDT in special cash transfer based safety net programmes (Bangladesh Economic Review, 2010). Various programs have been taken as the Income generating safety nets for *Monga* prone areas such as National service program, 100 days employment generation programme for ultra poor, allowance for the Financially Insolvent Disabled, Allowance for the Widowed, Deserted and Destitute Women, Maternity Allowance for the Poor Lactating Mother, Old age allowance and during and Post disaster ; Gratuitous Relief has been allocated (Social Safety Net Programmes, Budget 2012-13, Ministry of Finance , GoB, See appendix-10).

On the other hand, government's effort is not out of criticism. Ahmed (2007) summarizes that in reality micro credit programs are very good business for the MCI but unfortunately not good for the borrowers. Many micro borrowers, in fact, get deeper into debt and poverty in the process, where 20 percent of loan receiver still suffer from of main food , suppose rice shortage and 34 percent don't get adequate quality food. Only about 7 percent are taking balanced diet. More over about medicine 71 percent still go to quack for treatment. Mohammad (2006) criticizes that Dr. Muhammad Yunus and the GB (Grameen Bank) have achieved the highest award, the Nobel Peace Prize, for their contribution in poverty alleviation, whereas *Monga* sustains and is renewed every year. Researchers including Zug (2006) and Kabir (2009) capture the government and NGO interventions to mitigate *Monga* and side by side the corruption scenario regarding this. From the empirical study, they state that Bangladesh government has granted US\$ 600 million in its 2009 budget in additional funds for food based safety net programmes (UNICEF 2009:30) but the respondents say that they have to give bribe to the Union *Parisad* members to get the beneficiary card. Elahi and Ara (2008) describe the facts and drawbacks of NGO conducted safety net programs. Most of such credit programs are project-oriented and target only the 'bankable' poor. Therefore, the impact of such activities still remains inadequate for the people affected purely by the *Monga* syndrome.

## 2.9 Outcome of Current Literature Review

Most studies on *Monga*—conducted both from academic and development perspective by geographers, sociologists and economists-- mostly give emphasis on vulnerability of *Monga*, natural and social causes of *Monga*, general impact of *Monga*, coping strategy of *Monga* affected people and outcome of government and NGO programmes. However, this also study incorporates another adaptation issues which is literary absent in previous literature.

From the historical point of view *Monga* scenario evolve through various literature and most of them are based on secondary data. This study is conducted by primary and secondary data and the mixed method is used (a combination of qualitative and quantitative)where primary data are collected. For example in this research beside the quantitative analysis, a time frame analysis for last 30 years is done where the issues have come out from the elderly community members.

In the evaluation reports the corruption or inadequacy in safetynet delivery came up very shortly but it did not reflect the comprehensive or holistic approach of adaptation barriers which is very important. For this reason, the present study gave especial emphasis on this aspect. This study covers barriers of adaptation strategies as well.

In previous literature, *Monga* is conceptualized only by joblessness in a certain period, just before the Aman paddy reaping. But this research reconceptualizes the *Monga* scenario in a comprehensive way and every pones and corns tried to capture. *Monga-poverty* cycle might be observed where a chronically unstable situation results in the long-term marginalization and impoverishment of the affected people in the *Monga*-prone area.

In previous literature comparative analysis between *Monga* and non *Monga* area are explored but it was not be possible for me to do any comparative analysis of socioeconomic conditions with others region of the country. Social and natural causes of *Monga* are identified by different researchers. Some researchers also identify how geological or natural causes generate the social causes and consequences of *Monga*. Through my research the

similarities and dissimilarities of *Monga* causes from the previous research have been discovered.

Socioeconomic vulnerabilities are described where wage rate dropping, price hike in lean season, household belonging selling, advance labour selling are common scenario. At the same time, social impacts such as family conflict, migration, gender violence, frustration and insecurities have come up. In some cases, impacts are described in general and sometimes gender specific vulnerabilities are mentioned in particular. In this study, gender specific vulnerabilities have been identified strongly.

Special occupational group such as marginal farmers and fishing community, small traders have been included which is absent in previous studies. Because except some general studies and a few gender based studies no indepth study is seen on *Monga* in the research arena. The process of landlessness as an outcome of *Monga* takes a major place in previous literature but in my study I began after that stage of the community and tried to discover the adaptation strategies to combat *Monga*.

My study also tries to follow up the government policies taken for *Monga* mitigation reviewing related planning and programmes which is not seen in earlier studies.

Finally, to note, *Monga* related 1<sup>st</sup> generation research work were dominated by geography and economics discipline. The current study will try to capture the social troubles and malpractices addressing the social vulnerabilities and barriers of adaptation. Thus, it is an endeavor from sociological point of view to explore the *Monga* situation and to generate strategies for solution.

## Chapter III

### Theoretical Framework

The theoretical framework of a study is the structure that can hold or support a theory of a research work. It presents the theory which explains why the problem under study exists. Thus, the theoretical framework serves as a basis for conducting research. In establishing the theoretical framework of the present study, philosophical thinking of interpretative science adopted by H. E. Research Precession, AVA (1988:2) has been subscribed. It states:

*["Knowledge of the mental world must be attained through the process of interpretation. To understand an expression, one must understand the context and vice versa , and must interpret the context within the historical, social and cultural structures which underlie the social order....Action must be interpreted in relations to actor's motives, intentions and purpose" (Cited in Owiny, 2006:32)].*

In developing a theoretical Framework, the review of some important postulations of theories is needed. As the study area encompasses part of the poorest region of the country, review of poverty related theories are essential in constructing the theoretical framework.

#### 3.1 Theoretical synthesis

In the academic world many theories have been recognized with pragmatic evidence to identify the causes of poverty as well as to justify support for each. Nevertheless in broad frame, the discussions among theorists and policymakers confines in two major assembly. One group advocates for, who support cultural/behavioral arguments and those who support structural/economic arguments (Jordan, 2004). Again according to Vanfossen , "... the explanations of inequality are divided by the literature in two main categories: 1) individual-meritocratic explanation, which emphasizes the characteristics of individuals such as education, skills or work motivation and their role in maintaining the person in poverty, and 2) structural explanations, focused on macro-economic and macro-social factors such as demand-supply mechanisms on the labor market, tax policy, activities of the unions, gender differences and so on" (Vanfossen, 1979:120, cited in Voicu and Strapcova, 2005:2). They also supplements that, structural explanation of poverty is applicable for the lazy and uneducated people because it says the market game and of the unfair distribution



of income in the society is responsible for poverty situation of the poor population and it is a part of social inequality. Usually, poor people favor the structural explanation because they cannot blame themselves for their position. On the other hand, better off societies favor the individual explanation of poverty. (Voicu and Strapcova 2005:2, 5). If the question arises can the synthesis of cultural and structural theories is possible to explain the causes of poverty, the answer will be definitely possible (Jordan, 2004:26).

The present study tries to make a synthesis of cultural and structural theories because the characteristics of the *Monga* population are a slight different than the other parts of the country. In question of poverty alleviation measures, the behavioral and cultural issues become the barrier because with the highest effort of community people only for structural issues mentioned by Karl Marx or Amartya Sen becomes the obstacle of community to get rid of the poverty situation. So for *Monga* region both cultural and structural theories are important, and the theoretical framework has been made on basis of these theories.

Both economic and non economic theories have been formulated, and this study discusses some of them to better understand the *Monga* situation of northern Bangladesh because one theory cannot explain the situation as a whole. As Makita says, "a vast range of theories seek to shed light on why poor people stay poor" (2007:2). *Subsistence theory* of Rowntree, *Relative deprivation theory* of Townsend, *Entitlement theory* of Amartya Sen, *Culture of Poverty theory* of Oscar Lewis and *Feminization of Poverty* and others structural theories are reviewed to help better understand the causes and conditions, coping mechanism of the poor and recommendation for the poverty alleviation. In addition, application of these theories would help to shed light on how the coping strategy can be applied for a sustainable livelihood of the poverty prone *Monga* region. A synthesis of the above mentioned theories will help to determine the direction of present research. In the first part I explained the theories in greater detail which would help us to understand how and why such stress exists now or may exist in the future in the *Monga*-prone area. Based on the synthesis of theories endeavour has been taken to move towards the construction of a theoretical framework.

i) Structural theories of Poverty

The *Theory of Structural Poverty* is derived from Marxist thought. Marxism (conflict structuralism) attributes poverty to the existence of class divisions in society. Poverty helps to maintain the domination of the bourgeoisie; it serves the interest of this wealth owning class or in the functions poverty performs for capitalism and the capitalist class. Marxists theorists do not draw a sharp line between the working class and the disadvantaged. They note that members of the working class can fall into poverty through unemployment. Miliband maintains: "*The basic fact is that the poor are an integral part of the working class - its poorest and most disadvantaged stratum*" [Blacks academy (Eds.), 2002:7].

The 19<sup>th</sup> century social intellectuals like Marx logically explained that, the economic, political and social system of Capitalism and its associated tools is responsible for poverty situation of millions of people who are belonging in unfavorable position in the society. According to his clear statement, Capitalism grabs everything and rest of the people become the toys of capitalists. Poor people are remaining in such a system that, people are bound to have limited opportunities and resources with which it is impossible to achieve more income, resources and well being. Naturally in this structured economic situation poor people fall behind regardless of how competent they may be. If we quote from Marx's 'Poverty of Philosophy' "*From day to day it thus becomes clearer that the production relations in which the bourgeoisie moves have not a simple, uniform character, but a dual character; that in the selfsame relations in which wealth is produced, poverty is also produced;*" (1847, Chap-2)

Marxist or Structural poverty concept emphasizes over the term 'Exploitation Syndrome'. Through Marxist(1818-1883) literature we have come to know that in different stages of society the forms of exploitation varies and nothing else. Exploitation is done by the owner of the production system and outcome is definitely poverty and inequality. In the modern society wage earners class is subject to deprivation and exploitation within the capitalistic institutional system. And the poor cannot come out of poverty due to the mechanism of privileged class. (Archibong, 1997 and Uniamikogbo, 1997 cited in Ogboru and Abimiku, 2010:7). Marx States in his book, *The Poverty of Philosophy* "*The growth of the market, the accumulation of capital, the modification in the social position of the classes, a large number of persons being deprived of their sources of income, all these are historical preconditions for the formation of manufacture*" (1847).

Poverty situation of the study area can be explained through the concept of absolute poverty as elucidated in the 'Poverty A study of Town life by Rowntree' (1902). Absolute poverty is based upon the notion of subsistence which is the minimum requirements needed to sustain life (Alcock, 1993:58). He argues that a man is absolutely poor if he is unable to meet his minimum needs for food, clothing and shelter expenses. Oppenheim (1990) describes absolute poverty as spending less on food, heating and on clothing than someone on an average income. On the basis of absolute poverty concept, the "poverty line" was initially created in 1963 by Mollie Orshansky at the U.S. Department of Agriculture based on three times her estimate of what a family would have to spend for an adequate but far from lavish diet ( Bradshaw , 2006:4). The most interesting part of Rowntree's theory is to relate the poverty into different age level and depicts a life cycle of poverty. He divided the life into five stages- childhood, early working adulthood, parenthood, working life after children had grown up and old age. In child hood man has not earning capability. It increases in adult hood, at middle age it reached at plateau of earning and in old age it decreases again. So at childhood and old age man remains poor and dependent.

After 1950s the perspective of absolute poverty was being changed and relative perspective started emerged. The term *relative deprivation* was coined originally by Stouffer and his colleagues and elaborated valued of first by Merton and then by Runciman to denote feelings of deprivation relative to others (Stouffer, S.A. et al., 1949 cited in Townsend, 1979: 47). Based on the Royal commission report 1975,1976 and 1977 as well as by carried out own study Peter Townsend measured relative poverty in United Kingdom and creates the new paradigm of poverty study described in his prominent book 'Poverty in the United kingdom' (1979). According to M. Orshansky (1969) poverty is a value judgment. He alleges that "*Poverty, like beauty, lies in the eye of the beholder*" Townsend became influenced by Orshansky's journal article and set the definition of Relative Poverty. "*Individuals, families and groups in the population can be said to be in poverty when they lack the resources to obtain the types diet, participate in the activities and have the living conditions and amenities which are customary...in the societies to which they belong*" (1979:31 cited in Alcock,1993). Again Townsend says, "*In fact, people's needs, even for food, are conditioned by the society in which they lie and to which they belong, and just as needs differ in different societies* (Townsend,1979:37)".

Theory of Entitlement and Development as Freedom are introduced by famous Nobel laureate Amartya Sen (1986) where he uses his own 'entitlement theory' focusing on starvation in general and famines in particular at the very outset. Sen's key observation is that food supply is not at all dependant on food productivity or population growth rather it is related with food distribution. Another important issue he tries to seek is, by whom the ownership or entitlement of food is being manipulated. He maintains that 'Food Availability Decline' Approach (FAD) merely can explain famine situation. Famines can occur even if the food output is sufficient in a region, for example there could be a situation when certain groups of people can collect food through purchasing more of it leading to a steep rises in the prices making it difficult and unaffordable for the poor to buy food. His findings reveal that the main reasons behind Great Bengal Famine, Bangladesh Famine and Ethiopian Famine were not due to lack of food availability rather shortage of large amount of food. Sen (1986) describes the causes of poverty by clarifying entitlements and ownership. According to Sen, starvation never means scarcity of food rather it means '*of some people not having enough to eat*'. Starvation is not related with availability of food but it is related with availability of food supply. Starvation has a strong relationship between man and commodities. To be specific it is the relationship between man and ownership of food with the structure of ownership. Legitimate right is called ownership. Sen has talked about several entitlement suppose trade based, production based, own labour based and inheritance and transfer entitlement.

Sen also develops a relationship among poverty, development or underdevelopment and freedom. To removal of unfreedomness is the obligatory condition of development which means removal of poverty actually. He writes:

*["Very many people across the world suffer from varieties of unfreedom .... Even in those countries which are no longer sporadically devastated by famines, under nutrition may affect very large numbers of vulnerable human beings. Also a great many people have little access to health care, to sanitary arrangements or to clean water, and spend their lives fighting unnecessary morbidity, often succumbing to premature mortality. The richer countries too often have deeply disadvantaged people , who lack basic opportunities of health care, or functional education, or gainful employment , or economic and social security. ...Further, inequality between women and men afflicts -and sometime prematurely ends -the lives of millions of*

women , and, in different ways, severely restricts the substantive freedoms that women enjoy” (2012:15)].

Freedom in the context of the development process, as argued by Sen (2012:38), includes five elements: political freedom, economic facilities, social opportunities, transparency guarantees and protective security. Five elements form a general capability to enable a person to live more freely and they also serve to complement one another. ‘Political freedom’ deals with “opportunities that people have to determine who should govern and on what principles, and also include the possibility to scrutinize and criticize authorities, to have freedom of political expression and an uncensored press, to enjoy the freedom to choose between political parties, and so on. ‘Economic resources’ refer to personal ability to use economic resources and to have access to markets in order to generate income for consumption, production and exchange. ‘Social opportunities link to the basic service provision for human development such as education, health and others. This is important as it not only influences a person’s life, for instance, through decreased morbidity and mortality, etc., but it also affects personal ability to participate in development activities through, for example, literacy and awareness. ‘Transparency guarantees’ refers to the needs for openness and trust in a community. Finally protective security is needed to provide a social safety net for preventing the affected population in emergencies. (Sen, 2012:38-40).

Corruption is identified as another major structural cause of poverty which is also resemble to Sen’s work on ‘Development as Freedom’ where he explains that ‘Freedom of Transparency’ is hampered. Pioneering research on the relationship among corruption, governance and poverty has been conducted at the World Bank by the team of Kaufmann, Kraay and Zoido-Lobaton. According to them for poverty alleviation program control of corruption is an important component (Chetwynd et al, 2003:13). The USAID Handbook for Fighting Corruption (1999) describes that corruption can assume, “ *It encompasses unilateral abuses by government officials such as embezzlement and nepotism, as well as abuses linking public and private actors such as bribery, extortion, influence peddling and fraud. Corruption arises in both political and bureaucratic offices and can be petty or grand, organized or disorganized* (cited in Chetwynd et al, 2003:6). The Governance Model states that corruption affects poverty situation indirectly because government is responsible for poverty reduction but corruption increases poverty level by influencing governance capacity in different ways. Firstly,

corruption to lower quality government services which weakens political institutions and citizen participation . Because the poor suffer unduly from reduced public services. Secondly, corruption hampers economic growth of a country which impaired governance. Thirdly, corruption damages public trust in government institutions that reduces governance capacity. (Chetwynd et al, 2003:4). The flow chart summarizes the issue below.

Increased corruption → Reduced governance capacity → Increased poverty  
(Chetwynd et al, 2003:7)

Theory of Feminization of Poverty is applicable for determining poverty structure from gender perspective. The "feminization of poverty" is "an idea that dates back to the 1970s. It was popularized at the start of the 1990s; not least in research by United Nation agencies...the feminization of poverty is a change in poverty levels that is biased against women or female-headed households. ...The feminization of poverty combines two morally unacceptable phenomena: poverty and gender inequalities" ( Medeiros and Costa, 2008). Feminization of poverty has three connotations: as poverty levels increase so more women are likely to experience poverty, greater risk of poverty for women and increased emphasis in research and policy on the poverty experienced by women (Millar & Glendinning, 1989). After assessment of this quite a number of findings emerge: Although there has been a general increase in women's participation in the labor market, this has not led to equal status with male employees and disproportionate effect of part-time, low-paid work and unemployment on women discrimination in public welfare services exclusion of women from private, voluntary and informal welfare (Edgell, S and V. Duke, 1983).

Kabeer (1994) depicts the feminization of poverty by the evaluation process of society starting from Marxist description which gives enough explanation to elucidate the root cause of female poverty in the world. Kabeer asserts that, "According to Engles, "The division of labour [was]that between man and woman for the propagation of children (p.129). ... In later history , ...Working class families had no wealth to pass on. So these working class women had fewer constraints and more incentives to enter the labour force"(1994:45). Suppose as women gets minimum wages it is not possible for them to make their family well of. Structural barriers preventing poor families from getting better jobs and bound women to receive lower skilled jobs and be happy with minimum wages.

Moreover single mothers or their families never to be economically self sufficient (Jencks 1996:72 and Page and Simmons, 2000, cited in Bradshaw, 2006:10 -12 ). Voicu and Strapcova supplements that not only in post-communist countries, but also in other developed industrialized states from Western Europe and North America, the inequality of women increases as they suffers from less access of providing jobs, below wages and inadequate safety net (Voicu and Strapcova, 2005:1).

Apart from classical thinkers modern thinking related to feminization of poverty and its causes are 1. Culture of single motherhood [New Poverty Paradigm] due to increase in separation and divorce, 2. Intrahousehold transfer of resources, 3. Unpaid caring work, 4. Power and dependency within household and 5. Feminization and informal labour and 6. Erosion of kin-base support networks through migration and conflicts. Ahmed (2009) discussed other factors such as, gender disparities in rights, entitlement and capabilities, gender differentiated impacts of neo-liberal restructuring and intergenerational transmission of disadvantage' or the privation of female household heads is passed on to their children etc. [Budowski and et al. (2002) ,Chant, (1997,1999) , Mehra and et al (2000), Thomas (1994) cited in Ahmed(2009)].

## ii) Cultural Poverty Theory

American anthropologist Oscar Lewis coined the term "Culture of Poverty" (1959) from his urban poor research experience of Mexico and Puerto Rico. He used to conduct his study by combining anthropological, sociological and psychological methods. The culture of poverty constitutes a "design for living" that is passed on from generation to the next. According to Lewis the culture of poverty perpetuates poverty. It tends to perpetuate itself from generation to generation because of its effect on children. As Oscar Lewis writes,

*"There are many poor people in the world. Indeed the poverty of the two-thirds of the world's population who live in the under-developed countries has been rightly called "the problem of problems". But not all of them by any means live in the culture of poverty. For this way of life to come into being and flourish it seems clear that certain preconditions must be met." [ Lewis, Oscar, 'The Culture of Poverty' cited in Ferman et al 'Poverty in America' (Eds.), 1968:408]*

However, Lewis points out that the culture of poverty is applicable to Third World countries or countries in their early stages of industrialization, and claims that it is not prevalent in advanced capitalist societies. So, for poverty situation analysis in the context of Bangladesh the culture of poverty analysis must be considered. The culture of poverty is not just a matter of deprivation rather it is the absence of something. This is the defense mechanism without which the poor could hardly carry on, the adaptation and reaction of the poor, comparatively stable and persistent way of life passed down from generation to generation along family lines ( Lewis, 1968).

The essence of Culture of Poverty theory holds that:

a. Poor people share different cultural characteristics: Staying within the mainstream society the poor are living with different lifestyle and that these characteristics perpetuate their life of poverty. According to the Culture of Poverty, the poor are bearing different values and vice versa these cultural differences are causes of their poverty.

b. Generation wise poverty: Cultural poverty states that it is extremely difficult for people, once trapped by the Culture of Poverty, to escape poverty. They can't get rid of the lifestyle for generation after generation and as a result become the bearer of same poverty condition for ages.



c. Loss of Childhood: The Culture of Poverty theory argues that the characteristics presented below enable the poor to adapt to poverty from the very childhood and can't give up in his lifetime (Eitzen and Baca-Zinn, 1994, and Farley, 1988). For example, the lack of childhood happens because sometimes poor children have to begin working at an early age. Moreover, poor children have to "hustle" to survive. There is no time to be young. To act young is a sign of weakness. The absences of privacy and competition for limited goods are self-explanatory characteristics of poverty. Perhaps the strong disposition towards authoritarianism is necessary because of the hard choices that poverty provides. Lewis asserts that:

1. Parents are more permissive and less verbal in raising their children. Family-heads display a strong disposition toward authoritarianism.
2. Children raised in poverty also have drastically different orientations in life when compared to middle-class children. There is an absence of childhood. Children experience an early initiation to sex.
3. Families often based upon free unions or consensual marriage. This partially explains the trend toward female-headed homes.
4. The poor are less apt to defer gratification. He asserts that the poor do not know how to defer gratification.
5. The poor are less interested in formal education.

d. Fatalism: The poor are more fatalistic. One might expect that a poor person would believe that what will be, will be and he can't change that. It puts the blame for poverty on the victim. Thus the theory contained an incitement to fatalism, blaming the victim places the burden of change on the victim and removes it from society. From the Culture of Poverty perspective, poverty is viewed as the fault of the poor in that, their culture, not social injustice, causes and perpetuates poverty. The implied assumption is that until the poor changes their "culture," no amount of government intervention will solve the problem of poverty.

e. One-Way Adaptation: Culture of Poverty proponents argue that the poor adapt to a lifestyle which allows them to deal with poverty. They tend to assume that one these lifestyles have been adopted, they become institutionalized with poor culture making it very difficult for the poor to escape the culture of poverty (Lewis, 1968: 409-10).

Lewis view of Culture of Poverty depicts how poverty is uprooted from primary institution to larger circle. Lewis identifies the characteristics of subculture step by step which is the cause of poverty transmitted from generation to generation through family line.

- A) Character structure of the individual
- B) The nature of the family
- C) The nature of slum community
- D) The relationship between the sub culture and the larger society

At the beginning comes the individual who are fatalistic, helpless, dependent and inferior, believe in male superiority, high tolerant for psychological pathology and having low level of aspiration. A high incidence of alcoholism, early initiation into sex and lack of gregariousness are the other cause of poverty.

Second is about family. The families are experienced with relatively high rate of husband's abandonment that leads the family to be mother centred and children use to experience violent family life. The absence of savings and a chronic shortage of cash, believe in male superiority and corresponding martyr complex among women are other cause of poverty. Then comes the characteristics of community. The poor people live in a poor housing settlement, in limited kinship relations but with a strong sense of community as well as territoriality. Pawning of personal goods, informal credit are seen. Finally Lewis makes a sketch of relationship between the subculture and the larger society. The subculture oriented poor people have a high mistrust on the dominant institutions of the society.

According to culture of poverty theory the children are destroying their future by not taking formal education, practicing early age sex and engaging in job in early stages of life which never bring good to the future generation. Besides that fatalistic attitude, absence of mobility and aspiration the current generation is unable overcome the poverty situation (1968: 409-411).

Lewis (1968) identifies the coping strategies of the poor people from the view point of culture of poverty. The people use to live in crowded quarters. The use of second hand clothing and furniture etc. is their common practice. The Economic traits of culture of poverty are to belong in high rate of unemployment and under employment, low wage for unskilled labour and unskilled occupation. As a relatively high incidence of abandonment

of mothers and children is seen their, the household mainly depends on female and child labour income. They use to live in nuclear family in a extended kinship system of lineage and clan etc. Due to absence of savings the family runs by hand to mouth, as no food reserves in the home, the pattern of frequent buying of small quantities of food many times a day as the need arises. In addition, pawning of personal goods and borrowing from local money lenders at usurious rates of interest and Spontaneous informal credit devices organized by neighbors are found frequently. Absence of upward mobility and little ability to defer gratification and plan for the future are seen in the community.

### Relationship of theories with current dissertation

According to WFP (2004), *Monga* prone five districts people are facing acute absolute poverty as they are unable to meet up their fundamental needs in deed. In *Monga* prone area the landless day labour merely meet up the physical efficiency who can be called the *primary poor* and the people who have some cultivable land or some alternative income can be considered as *secondary poor*. *Food security* can be measured by availability of dietary calories per head. A food poverty indicator shows the number of individuals living in a household whose access to food is sufficient to provide a dietary intake adequate for growth, activity and good health. Individual food security implies an intake of food and absorption of nutrients sufficient to meet an individual's needs for activity, health, growth and development (Amin and Farid, 2005). Apart from being calorie deficient, the Bangladeshi diet is very unbalanced. About 75% of energy comes from cereals when according to FAO the proportion ideally should be around 55%. Protein intake during 1985-86 to the year 2000 moves within the range 62.50 grams to 64.96 grams with a high intake of 64.96 grams in 1995-96 to a low 62.50 grams in 2000. From the survey result when we make the meal list of a family, the scenario has become clear.

*Monga* poverty situation can also be explained from the relative vision of poverty analysis. The poverty situation of *Monga* area is very much resemblance with the socio-psychological impression of Townsend's (1979) poverty analysis. Taken from Relative definition of poverty by comparing between the standard of living of the poor of *Monga* region and the standard of living of other members of society who are not poor (Alcock,1993), they will definitely fall in the poverty class. Nevertheless, one thing is to be

mentioned what has Maloney (1991) Stated, the poor people of Bangladesh should not compare themselves with the people of foreign countries, rather with the people of comparatively rich people of the society who possess property and houses.

According to Sen, Economic class structure of modes of production is directly related with entitlement because different modes of production create different ownership position. According to Sen, poverty is not the lack of resources rather misdistribution of resources, a person cannot get food if she is not legally or socially entitled and the lack of entitlement keeps him/her in poverty situation. In Bangladesh some people can be remain in starvation if the price of rice is BDT 100 per kilo gram in the same way they can be in starvation even if the price was to be reduced to BDT 10 per kilo gram because it all depends on their incapability of affording to purchase rice. The *Monga* stricken area is the poorest region of the country where the purchasing power decreases in lean season. It is a matter of argue that, highly significant increase of per capita regional domestic agricultural products (PRDAP) in 20 years and remarkable increase was observed in the regions 'High Ganges River floodplain it means Dinajpur, Panchagar, Thakurgaon, Rangpur, Gaibandah, Nilphamari, Kurigram, Lalmonirhat because of low labour cost due to no other source of employment and modern input use. The remarkable increase (more than 100 percent) of total food-grains production in two decades was also observed in these districts where in other regions, food-grains production was increased over 50 percent over the period (Quddus, 2009). Nonetheless, incidence of *Monga* has been more prevalent in greater Rangpur, compared to other regions of the country. Rangpur residents' lack of purchasing power, income, and employment—what Sen (1981) calls the "lack of entitlement to food". Interviewing with the farmers the structure the 'entitlement failure' can be describes such as Poor marketing system and presence of middleman ,increased Cost of Fertilizer, diesel, pesticides at the same time decreasing crop price in market etc. In gender specific case, in *Monga* area women are entitled to micro credit because loan is allocated in the name of women but in practical the husband posses the money.

Apart from above theories Feminization of poverty is especially relevant for this dissertation because it tries to cover gender issues. In *Monga* area lone mothers are the biggest sub-group of female heads, whose poverty is attested not only to affect them, but their children too. Women shoulder the responsibilities work at home for caring young adults, adults, ill, disables who needs full time close regular personal care and that excludes the women from labour market and keeps them unpaid. Low Payment or Secondary Wage

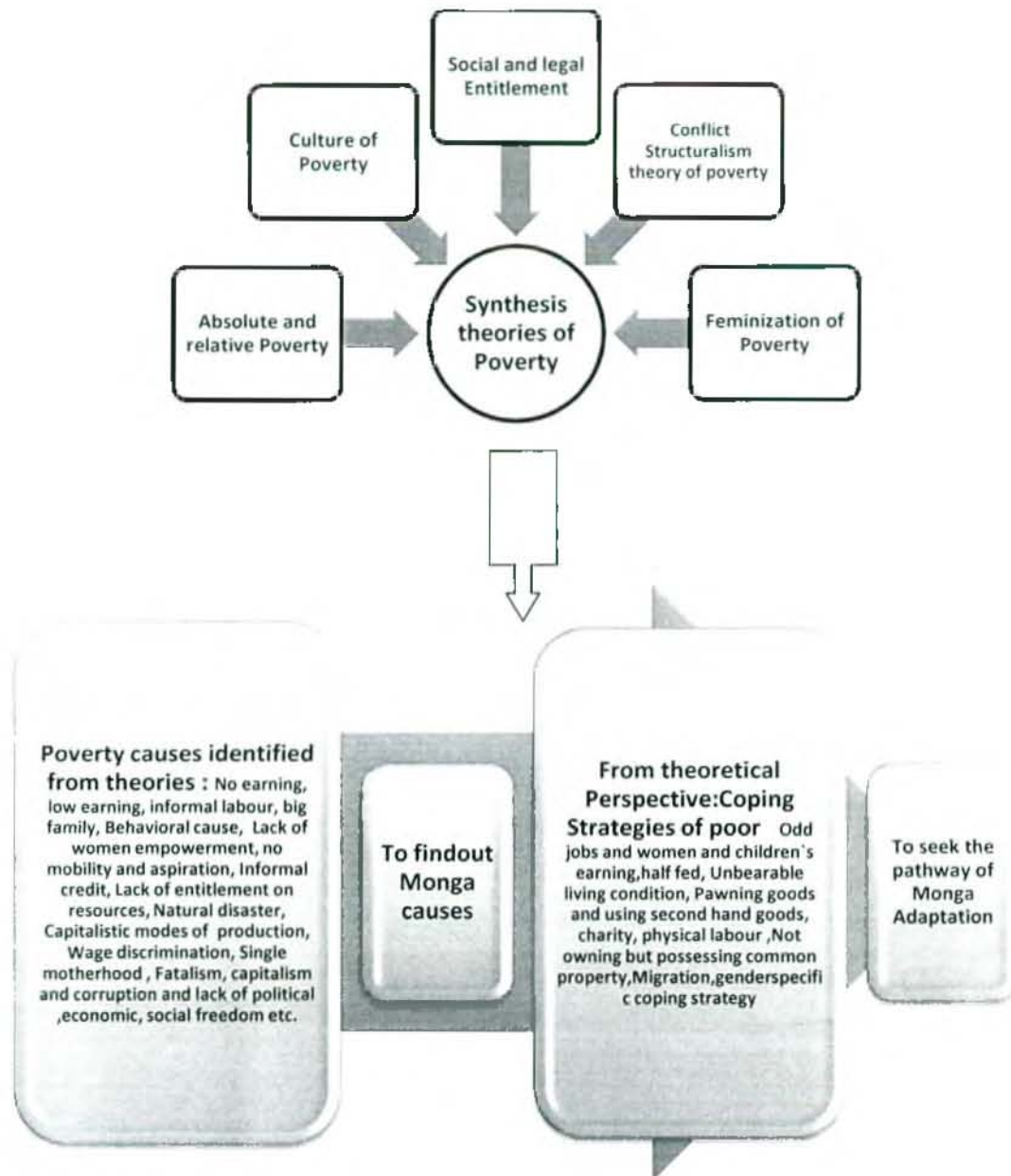
Status which is an important issues of feminization of poverty is also seen in *Monga* in industrial sector the women`s wage are much lower than men`s. In *Monga* women vulnerability part these vital issue will come forward.

Lewis`s Culture of Poverty is a good fit to *Monga* prone five districts in Bangladesh. We can compare the area to the larger society of Bangladesh and can consider *Monga* area belonging in culture of poverty. No doubt about that, by generation to generation the people of these areas belonging to a different culture and their poverty characteristics scarcely match with the other part of the country. In *Monga* area, it is observed that it is culturally acceptable for husbands to gamble and go drinking with friends after work and high rate of wife abandonment is also seen.

Children in these areas are brought up in negligence, non caring and uncompassionate atmosphere with little access to education, facing abandonment by the father and social deprivation. Moreover they have to bear family burden in early age and get early sexual experience which proves there is no childhood of the children in deed. Lewis rightly captured, they used to practice some `culture` which is very much defective and until the poor change the `culture` no amount of government, NGO and international organization intervention will solve their problem. Using empirical data researchers have found evidence in support of the fact of how does the criterion of cultural poverty match with the characteristics of the community of *Monga* prone area and how these characteristics become barriers of poverty or *Monga* adaptation process in the area.

### 3.2 Towards A Conceptual Framework

Diagram B: Theoretical Synthesis



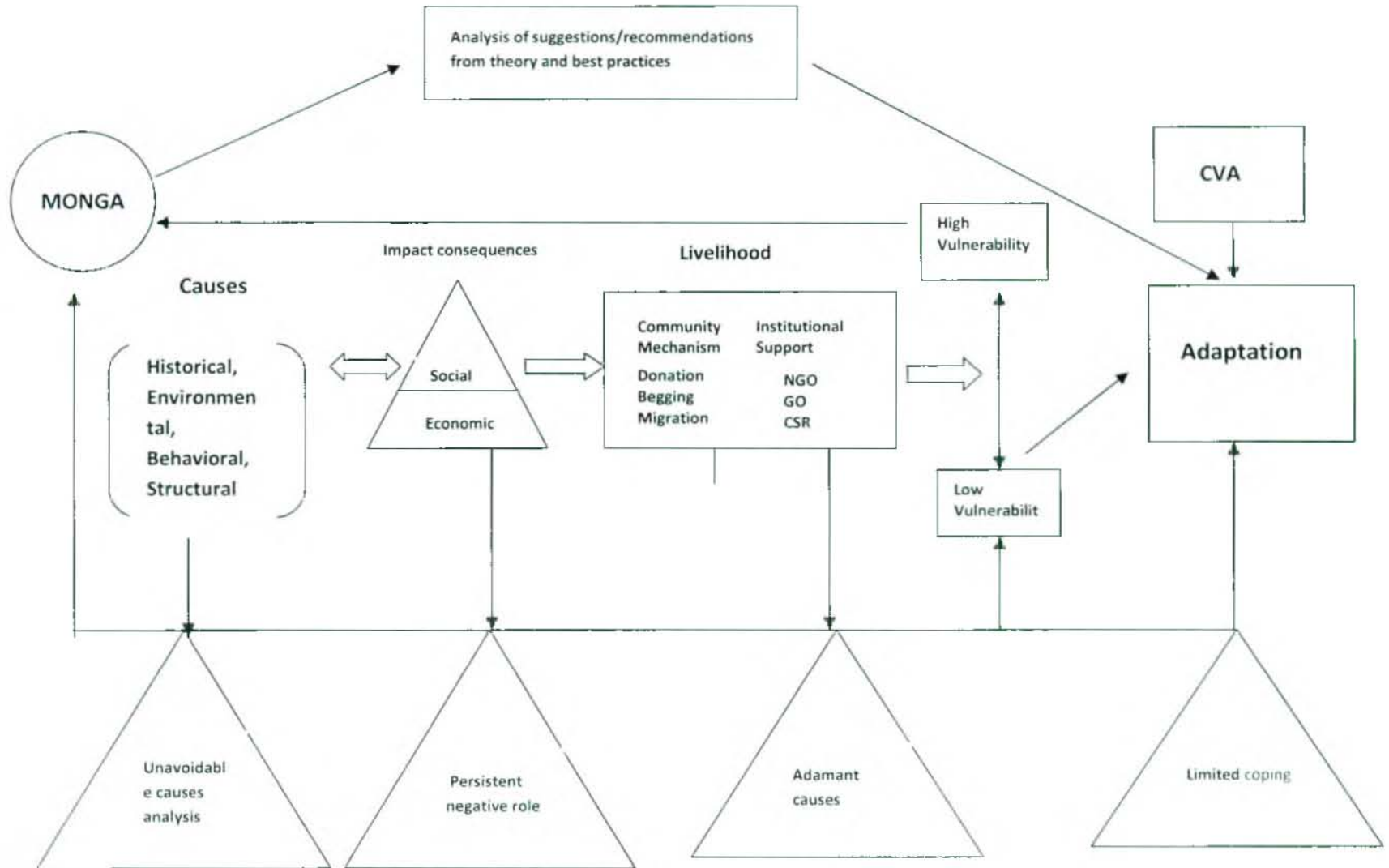
The theoretical framework of the study is like a pathway where objectives of the study is focused, and the current study will reach to it's conclusion. The theoretical framework specifies the theory used as basis for the study by mentioning the proponents of

the theory and citing the main points emphasized in the theories. It is known that a theory makes generalizations about observations and consists of an interrelated, coherent set of ideas and models. After formulating the theoretical framework, the researcher has to develop the conceptual framework of the study. A concept is an image or symbolic representation of an abstract idea. Chinn and Kramer (1999), cited in Khan, 2010, defines a concept as a “complex mental formulation of experience”. While the theoretical framework is the theory on which the study is based, the conceptual framework is the operationalization of the theory (Khan, 2010).

Like any disaster *Monga* has three parts - causes of *Monga*, consequences of *Monga* and adaptation of *Monga*. So the framework is consisted of three parts where the *Monga* causes and vulnerability are identified, and finally comes the adaptation strategies used for *Monga* alleviation. The interesting part of the framework is that in every part there are some issues or unavoidable circumstances that creates barriers to the adaptation process and make the community turn back to *Monga* situation otherwise it will go towards non *Monga* situation. Cause and impact are vice versa because some cause becomes the impact or vulnerability and the impacts again flourish as causes of *Monga*. So, in this section, causes, consequences and adaptation strategies adopted by the community are discussed as well as the obstinate issues that hold back adaptation strategies are also discussed. Among the causes of *Monga* there are some historical, environmental, structural and behavioral issues which hamper the ultimate adaptation process of *Monga*. In impact part, there are some issues that hold back adaptation process. Among the adaptation strategies taken by government, non government organization or community itself, some issues have been identified from empirical findings that hamper the sustainable development of *Monga* prone community. As long as the community will not be able to come out from those unavoidable, constant and obstinate issues the ultimate adaptation or sustainable development will not come into sight or the community will never get rid of *Monga* or live in non *Monga* situation.

The conceptual framework of the study which is derived from the synthesis of selected relevant theories is placed below.

### C: Conceptual framework of the study





## Chapter IV

### Methods and the steps in the research

This chapter contains delineation of the methodology that has been used in the collection of data from field for this thesis. The data collected in this thesis are comprised of both quantitative and qualitative data. In this case, the qualitative data have been included as the complementary of the quantitative data. The quantitative data were collected through administering one questionnaire on a judiciously selected sample. Moreover, the qualitative data were collected by using several qualitative tools such as case study, focus group discussion, in-depth interviews and observation. This indeed constitutes what is known as qual-quant mix in contemporary social science research. In addition to the primary data, secondary data were collected from published articles, books, Government reports, NGO reports as well as other government sources such as the Bureau of Statistics (BBS). The methods used in the current research are described below.

#### 4.1 Methodological Approach: Mixed Method Procedure for Data Collection

Now a day's qualitative and quantitative approaches should not be viewed as polar opposites or dichotomies; instead, they represent different ends on a continuum (Newman & Benz, 1998, cited in Creswell, 2009). In the present study, *Mixed Method Procedure* has been used employing the combination of quantitative and qualitative approaches to utilize the strengths of both types of research. While quantitative study provides better insights about what-type questions it is worthwhile to include qualitative study if researchers want to have in-depth understanding of issues related to 'why' and 'how' type questions.

The study employed two types of methodologies for collection of data: primary data collected from the participants through fieldwork from seven designated areas of Rangpur division and secondary data from various sources mentioned above. Mixed Method meaning that both Qualitative and Quantitative methods were used in the research.

## Secondary Data Collection Process

The secondary data analysis constituted analysis of accumulated information available in the literature. The process helped to get idea on the state of existing knowledge, to identify items of enquiry and to design appropriate instruments for fieldwork. Furthermore, the secondary data sometimes support the primary data. The secondary data were collected from following sources:

- Formally published books, book chapters and published articles
- Unpublished papers, research reports, newsletters, paper clippings and other records both from national and local sources
- Various annual reports of government and non-governmental organizations such as research reports, strategy papers, seminar and workshop reports, project reports and evaluation, unpublished documents
- Editorials of major National newspapers

Bangladesh Institute of Development Studies (BIDS), Bangladesh Bureau of Statistics Census, Upazila *Tathay Batayan*, Planning Division, Ministry of Planning Strategies, Annual Budgets, WFP Poverty study and mapping, PRIME project reports by PKSF, National Encyclopedia of Bangladesh were contacted for relevant secondary data analysis.

## Primary Data Collection Process

Primary data for the study was collected from selected participants by a judicious combination of an array of tools and techniques that generated both quantitative and qualitative information. Qualitative techniques included observation, in-depth interview, focus group discussion (FGD), key informant interviews (KIIs); and for quantitative information survey was employed. For conducting FGDs a check-list with open-ended questions was used while the survey was conducted through a questionnaire.

The information collected by using several tools complemented and helped the researcher to cross-check information enhancing analytical rigor of the study. The questionnaire and check lists were prepared in such a way so that the research objectives are achieved accordingly. A brief description of method used in the study is given below:

## Quantitative Methods for primary Data Collection: Sampling Survey

A survey questionnaire was administered to collect data from a large number of targeted population. With the help of quantitative technique the study identified the vulnerabilities and adaptation strategies in *Monga* prone areas.

The quantitative analysis of this research was based on household survey of 17 villages from 13 unions. The unions were randomly selected. Final sample size was 525 households with a combination of male and female respondents. Male and female headed households were included to explore gender specific strategies of *Monga* adaptation. In Quantitative part, sampling survey method was used and a semi structured Interview Schedule or questionnaire was prepared and finalized after conducting a pilot survey. Total number of questions were 130, and the questionnaire incorporates various types questions such as primary and secondary questions, direct and indirect questions, suggestive questions, filter and contingency questions, close and open-ended questions. Interviews were conducted with head of two parents, and with female headed families and with adult males and females who are single. A suitable instrument (semi structure questionnaires and interview guides) has been placed in the Annex-5.

### Sampling Technique

Purposive sampling procedure was maintained in quantitative data collection where both men and women from different occupational groups, aged persons, and disables were included. This part of the study includes sample size, sampling technique, estimation procedures, and sample criteria. Purposive sampling was done on the basis of some criteria mentioned below.

### Sample Selection Criteria

At the first stage, the working definitions of different Government and Non government programs to address poor and extreme poor people were reviewed to set the criteria for study the study population. For example, Extreme poor and Hard core poor (BBS), Ultra poor (BRAC), Poor and Extremely poor -PEP (CARE Bangladesh), Chronically poor and Marginalized Chronically Poor (BIDS) categories are presented inAppendix-4. At

the next stage, a slight modification was done because after receiving GO and NGO assistance their socio-economic situations have been changed to some extent. For example, a person may become the owner of some assets (such as livestock and land) after setting criteria by the organizations.

The selection of households and respondents were done purposively following the criteria mentioned below:

- a) She/he possesses cultivable land (excluding homestead) not more than 2 bighas (66 decimal / shatak)
- b) She /he possess only homestead land or live at others land or *khas* land.
- c) She /he is fully dependent on physical labour for livelihood.
- d) She/he may do share cropping but not more than two *bigha*.<sup>4</sup>
- e) Without land she/he may have productive asset, such as rickshaw, van or live stock bought, rented or shared.
- f) She/he can live in remote or isolated area, suppose char, from main land.
- g) She /he may belong to socially disadvantages group suppose aged, widow, divorced, abandoned, disable or dependent on child labour.
- h) She/he is may be enrolled in safety net process (having VGD, VGF, Old age allowance card etc.)

#### Sample size determination for quantitative data

A population consists of all the subjects we want to study. The population of interest is usually too large or geographically too scattered to study directly. By correctly drawing a sample from a specific population, a researcher can analyze the sample and make inferences about the population characteristics. Sampling is the process of selecting a group of subjects for a study in such a way that the individuals represent the larger group from which they were selected. This representative portion of a population is called a sample (Yount, 2006). The sampling procedure from the population for this study is described below.

---

<sup>4</sup> 1 Bigha = 33 decimal (*Shatak*).

**Stage 1**

The government has declared the northwestern Rangpur region as a new administrative division comprising eight districts in January 2010. The total population of the new division is 13,847,000. The eight districts are Rangpur, Kurigram, Gaibandha, Nilphamari, Dinajpur, Lalmonirhat, Panchagarh and Thakurgaon. The numbers of population of selected *thanas/upazila* based on the 2011 Population Census of Bangladesh, are presented in the following table.

**Table D: List of Survey Population**

Study Area: Unions and villages	Both male- female	Male	Female
Chilmari upazila of Kurigram district (in 6 unions /133 villages)	1,22,841	59,414	63,427
Fulchari upazila of Gaibandha district ( in 7 unions / 85 villages )	1,65,334	82,523	82,811
Polashbari upazila of Gaibandha district (in 9 unions/160 villages )	2,44,792	1,20,007	1,24,785
Gaibandha Sadar of Gaibandha district ( in 13 unions/144 villages )	4,37,268	2,13,811	2,23,457
Gangachhara upazila of Rangpur district ( in 10 unions/ 128 villages)	2,97,869	1,50,300	1,47,569
Mithapukur upazila of Rangpur district (in 17unions/315 villages)	5,08,133	2,52,326	2,55,807
Pirganj upazila of Rangpur district (in 15 unions/332 villages)	3,85,499	1,92,025	1,93,474

**Stage 2**

Selected samples were drawn from the thirteen villages from three districts. The survey includes three districts and seven sub districts (*upazilas*). Two to three *upazilas* were selected first from each district. The *upazilas* were selected in consultation with the experts and by reviewing respective documents so that all criteria of *Monga* could be covered and a wide range of geo-physical diversities are included. Then from each *upazila* two to three villages were chosen based on suggestions from local experts and knowledgeable persons so that a larger population could be covered as far as possible. Thus, I selected one *upazila* from Kurigram, three from Rangpur and three from Gaibandha district. In Kurigram, only Chilmari was selected because, based on the census information, it was identified as the most vulnerable *upazila* in terms of *Monga*.

**Stage 3**

A total of 525 persons (both males and females) were selected from the selected districts. The distribution of the samples is shown below:

**Table E: List of Survey Respondents**

Coverage	Total
1. Chilmari <i>upazila</i> of Kurigram district	175
2. Fulchari, Polashbari and Gaibandha Sadar <i>upazilas</i> of Gaibandha district	175
3. Gangachhara, Mithapukur and Pirganj <i>upazila</i> of Rangpur district	175
Sample size	525

## Qualitative Methods for primary data collection

The qualitative data were collected following the procedures of Focus Group Discussion, In-depth Interviewing, KII and Case Studies and Researcher's own observation (i.e., closely watching a group or community under study) to generate important sociological insights. PRA tools under FGD technique helped collecting data in a very quick process and identifying trends of adaptation process in the *Monga* area. In the process, 7 In-depth interview and 87 Case Studies to cover most of the issues were taken to understand the actual situation and experiences of target population. Checklists for Researcher's observation, FGD (Appendix-6) and KII check list were also developed by researcher's own (Appendix-7). The FGD group list, In-depth interviewee list and KII interviewee list were also prepared (Appendix-8).

### *In-depth Interviews and case studies*

In qualitative study, in-depth interview and case study were undertaken in the study villages following exclusion / inclusion. The participants for the qualitative part are basically a cluster (sub-set) of the respondents selected for the quantitative part.

### *Focus Group Discussion (FGD)*

There were 10 to 12 respondents in each of the Focus Group Discussions. The participation in FGDs was satisfactory, and good amount of information came out from the discussion. The researcher avoided asking sensitive, judgemental and leading questions in order to ensure receiving quality data. Although some members were quiet but many were more open, and their sharing was useful. Under FGD technique, different PRA tools were used suppose Transect walks, Resource mapping/wealth ranking, Historical timeline, Seasonal calendar, Community hazard mapping, Livelihoods strategy ranking, Venn diagram, Vulnerability ranking, Mobility Mapping, Trend Analysis, Body mapping etc. FGD checklists were developed prior to survey in the stage of instrument development.

### *Researcher's Observation*

In recent years observation and conversation (*alapcharita*) in an informal setting has become an important way to get in-depth information on the life of people. In this study, observation constituted an important means to collect qualitative information in a natural setting. The researcher undertook field visits both at night and day time. In some places, survey interviews were conducted at night, and during and after the survey the interviewers took opportunity of chatting informally with the participants. No doubt that the most interesting and sensitive information came out through observation, and it also helped in the process of cross checking of the research.

### *Key informant interview (KII)*

During the fieldwork the researcher interviewed key informants of different professional background including government officials, non government officials, researchers, academicians, journalist and political leaders. Check lists were prepared to get information from the key informants.

### **Sample size determination for quantitative data**

The Table below shows the distribution of samples for quantitative and qualitative data according to study area.



Table F: Qualitative Study List

Kurigram District	UNION and (Village)	Semi-structure questionnaire	Case Studies	In depth interview	Focus Group Discussion
Chilmari upazila	Nayerhat union (Bojradiakhata village)	54		1	3
	Thanarhat union (Hatithana and Telipara village)	44			1
	Ramnaunion (Khorkhoria, Jorgah and Bashontirgram)	77			2
Total		175	19	1	6
<b>Rangpur District</b>					
Mithapukur upazila	Barabala union (Poschim barabala vill)	10		1	
	Ranipukur Union(Afjalpur village)	20			
	Durgapur union (krisnapur village)	05			
Ganggachara upazila	Lakhsmiteri union(Mahipur village)	20			2 (male and Female)
	Kolkondo union(Alekishamoti and Motukpur village)	100			1 (mixed)
Pirganj upazila	Rahmatpur Union (Jamdani village)	20		2	
Total		175	30	3	3
<b>Gaibandha District</b>					
Fulchari	Konchi para balashi ghat(Vashapara and Rashulpur village)	50		1	1 (Rasulpur male and female mixed)
Gaibandha Sadar	Kamarzani union (Kunderpara village)	50		1	2(professional NGO worker and Teacher,) and Farmer
Polashbari	Betkapa union(Rayoti norail village)	50		1	
	Polashbari union (Jamalpur village)	25			
Total		175	38	3	2
Total		525	87	7	11

#### 4.2. Duration and Time Allocation for the Research

Four times fulltime field investigations in the three districts of Rangpur division were done to monitor the *Monga* syndrome on a regular basis. The studies were carried out in two phases in the same areas mainly to observe *Monga* and Non *Monga* situation.

Pilot Survey Period: 15 – 19 September, 2010

Major Survey Periods:

First Visit: To observe *Monga* situation from 2 - 17 November, 2010

Second Visit: To observe Non - *Monga* situation from 7 - 14 May, 2011

Third Visit: To observe *Monga* situation from 22 October -2 November, 2011

Fourth Visit: To observe Little *Monga* situation 28 February to 7 March, 2012

#### 4.3 Data Processing Procedure

The quantitative data were processed through spread sheets (EXCEL software) and the statistical package of SPSS (version 16.0). Some of the secondary data were used for mapping of physical and socio-economic conditions of the North West region. Qualitative data obtained through FGD, Case studies, Researcher's observation and KII were analyzed following the technique of textual analysis. Informations gathered by PRA tools during FGD were recorded properly and minutely. It was related to the purpose and scope of the study. In case study section, most of the cases are presented using the fake names and some cases, original names are used due to the necessity of the study upon the permission of participants. Data were arranged according to categories, issues, topics, sub topics and questions.

GIS data processing: Arc GIS has been used to interpret special relationship. ArcView-3.3 and Arc GIS-9.4 has been used for cartographic presentation.

#### 4.4 Data Analysis Procedure

For analyzing data, descriptive analysis was undertaken in which summary statistics of variables and different graphical tools were used. All analysis was undertaken using SPSS version 16.0 and Microsoft Office Excel. FGD conducted in different locations have been compiled by the researcher and associates by using three steps namely field note, fine note and final note. The in-depth interviews, KII and interesting cases were also interpreted in the text.

#### 4.5 Data Presentation Procedure

Quantitative Data Presentation included both Tables and charts and diagrams. Three types of Tables were constructed such as 'Univariate' tables, 'Bivariate' tables and 'Multivariate' tables. Different types of Graphical charts, bars and Figures were presented according to the nature of the data. PRA Reports were presented in three : (1) Includes some product of field activities such as box, graphs, diagram, pictures; (2) Flow the sequence of Field note→Fine note→Final note; and (3) At the end of day the researcher returns and consolidated the field note into a fine note. Generally, all ( male female mixed) HH data have been presented first, and again only female maintained HH data have been presented to denote gender specific vulnerability and adaptation. Rather we selected only those HH which are exclusively shouldered or maintained by female (widow, abandoned, old) members without any assistance of any male member.

#### 4.6 Geographical Coverage of the Study and Reasons Behind Choosing the Areas

The study was conducted in three Monga prone districts of Rangpur division:Kurigram, Rangpur and Gaibandha. The areas are situated among the confluence of Bhahmaputra and Tista rivers and frequently face flood, drought and riverbank erosion. A major portion of the study area includes 'Char land'. In total, thirteen locations were chosen from seven sub districts (*upazilas*/thanas) and ten unions.

According to Bangladesh Food Security Assessment of WFP -2004, all study locations belong to very high risk category in terms of food insecurity or Monga. According to World Bank (2005), about 60 to 70 percent people are poor or remain under 'upper poverty' line, and 45 to 55 percent people remain under 'Lower poverty line; or as 'Extreme Poor' in the

study *upazilas*. The chart presented in Appendix 1 denotes the specific study area with their economic and physiological characteristics which helps to clarify the reasons behind selecting those study fields.

The first study area was Chilmari, sub district (*upazila*) of Kurigram district. Data were collected from five villages in three unions. From Noyarhat union, Bojradiakhata and Telipara villages were selected as the study field. These two villages belong to char land and the main natural disaster is riverbank erosion. The other union was Thanarhat union. Hatithana village was covered first which is just 2 km before embankment area and flood is its main disaster. Finally, Khorkhoria (Joras badh) and Bashontir gram were taken as study field which are river side villages and mostly people settlement was on the embankment under Ramna union. It is a highly riverbank-erosion prone area.

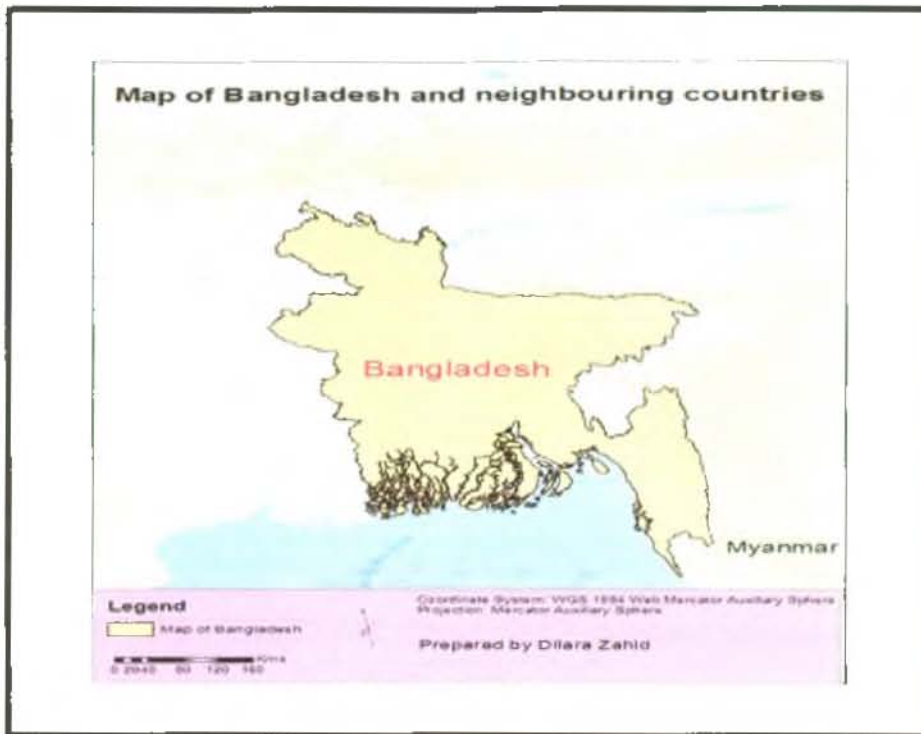
Secondly, the survey was conducted in Rangpur division where three sub *upazilas* were selected for study:- Mithapukur, Ganggachara and Pirganj. Barabala union (village- Poschim borobela), Ranipikur union (village-Afzalpur) and Durgapur (village- Krishnapur) unions were covered from Mithapukur *upazila*. Most of the areas are part of the main land, and they frequently face flood, cold wave and drought. There is a special significance of selecting on Durgapur union because people who were affected by river bank erosion affected in Ulipur and Shundarganj have made settlements in Durgapur. For this reason, data were collected from those migrated population. Then data were collected from Ganggachara union. One village of Lakshmiteri union (Mohipur) and two villages from Kolkand union (Alekishamoti and Motukpur) were selected for data collection. Mahipur village is a river side village, and there are settlements on embankment of Tista river which has made the area more vulnerable to drought and flood. Alekishamoti and Motukpur villages are situated in the char land of Tista river where river bank erosion and flood are the main natural threats. Finally, data were collected from Rahmatpur union of Pirganj thana (Village- Jamdani) where flood is the main problem.

Thirdly, data were collected from Gaibandha district. In Fulchari *upazila*, data were collected from Rasulpur and Vasharpara villages of Kanchi para union. These villages are located in the river side embankment (in Balashi ghat) and prone to flood and river

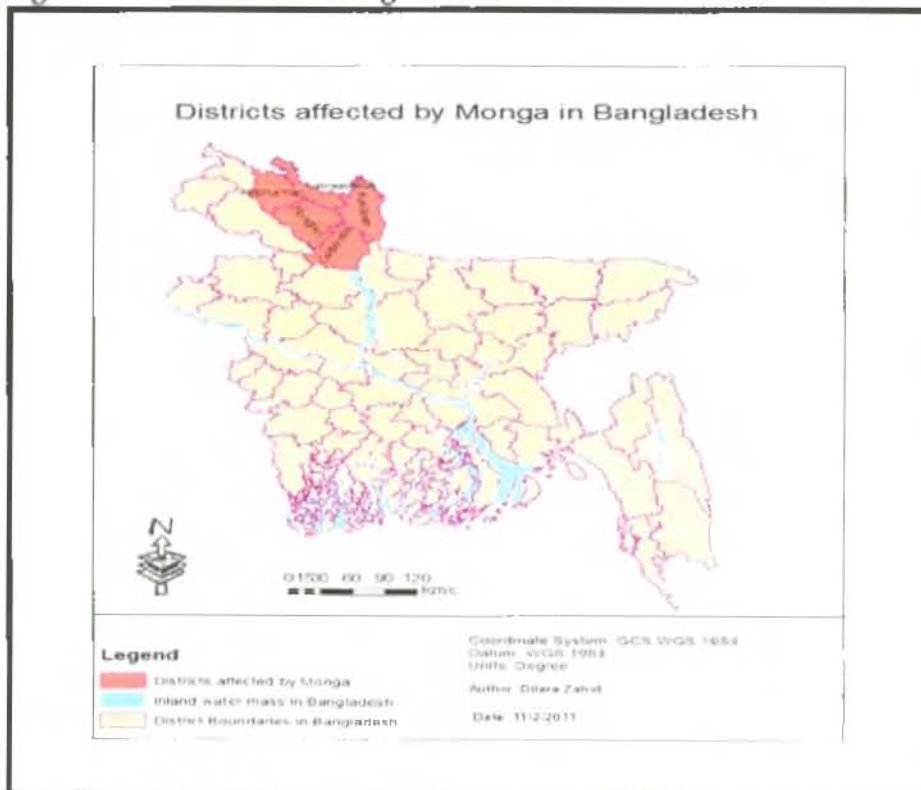
bank erosion. From Gaibandha Sadar, survey was conducted at Kamarzani union (Village-Kunderpar) which is a char of Bhammaputra river and they face flood , cold wave and low level drought every year. At last, data were collected from Rayoti Norail village of Betkapa union and Jamalpur village of Polashbari union under Polashbari upazila and in Raoti Norail the reconnaissance visit was also done.

Information about administrative division, river, population, religion, household number, literacy, occupation, amount of cultivable land, tube well, roads, bazaar, number of NGO, school, college, post office, industry related information are incorporated in appendix section (Appendix-2). The study field information (village wise) along with maps , suppose area in acre, no of Household, population, sex ratio, no of widow, divorced, abandoned, population distribution by profession , literacy rate and average household size of the study field (village wise) have also been presented in Appendix section (Appendix-3)

Chronology of the Study by mapping :



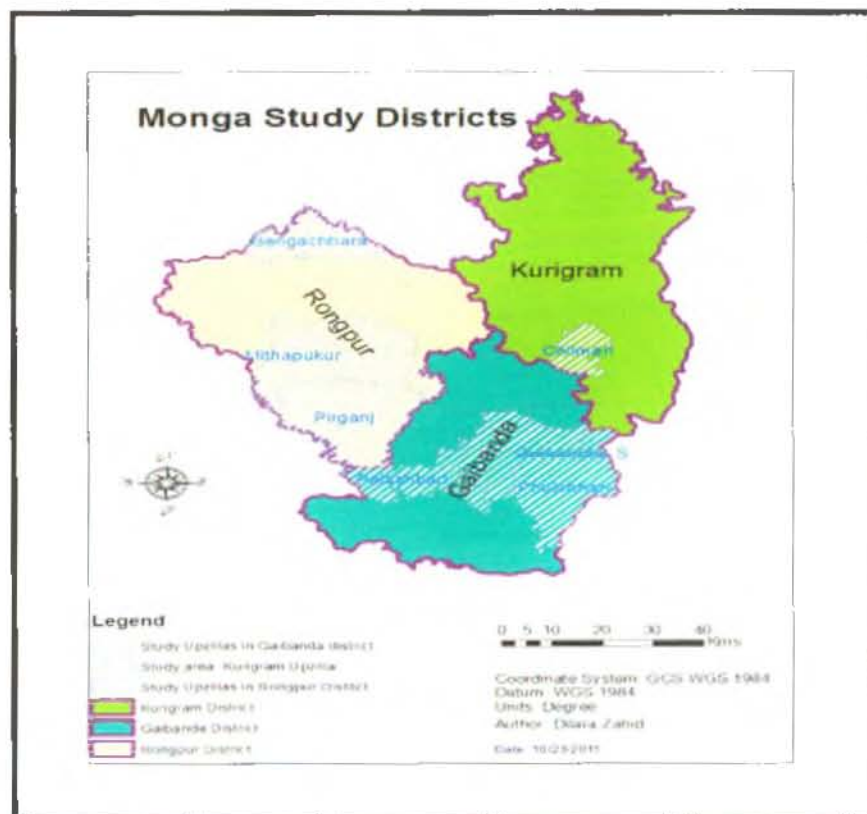
Map 1 : Bangladesh with her bordering countries



Map 2: Monga affected areas in Bangladesh



Map 3 : Study area within the country map



Map 4: Study districts.

## Chapter V

### Presentation and Analyses of Data

The findings of the study are incorporated in this chapter. The presentation contains both qualitative and quantitative information with an aim of discerning vulnerability and adaptation of the *Monga* population: the primary focus of the study. For analysis and discussion the researcher relied heavily on the questionnaire survey findings followed by FGDs, key informant interviews, in-depth interviews and observations. In many places, verbatim and quotes extracted from the group discussions and in-depth interviews are included. Here the researcher's responsibility is to comment on how the qualitative findings help to elaborate on the quantitative results (Creswell, 2009:220). It should be mentioned that gender specific data (i.e., male and female headed household wise data) are presented in this section.

The presentation of this chapter is focused on the basis of five issues:

1. Personal Details of the Respondents
2. General Outlook of *Monga*
3. Presenting Vulnerabilities of *Monga*
4. Presenting *Monga* Adaptation Strategies Practiced by the Community
5. Presenting Issues that hamper *Monga* Adaptation Process

#### 5.1 Brief Profile of Survey Households

This part begins with a description of the household profile in table T. This includes socio demographic information of the respondents such as age, sex, family size, marital status, educational level, and major occupation of the respondents. As the study gives emphasis on the adaptation process a new issue of NGO membership has been included in this profile section.



Table 1: Personal profile of the respondents by Districts

Profiles	Kurigram Percent (Number)	Rangpur Percent (Number)	Gaibandha Percent Number)	Total Percent (Number)
Respondent Mean Age	37.99 ( $\pm$ 12.86)	42.23 ( $\pm$ 13.38)	38.89 ( $\pm$ 10.70)	39.71 ( $\pm$ 12.47)
Sex				
Male	42.9 (75)	50.3 (88)	50.3 (88)	47.8 (251)
Female	57.1 (100)	49.7 (87)	49.7(87)	52.2 (274)
Total	100.0 (175)	100.0 (175)	100.0(175)	100.0 (525)
Education				
No education	62.9	58.9	66.3	62.7
Primary	22.3	30.3	18.3	23.6
Junior secondary	8.6	8.6	12.0	9.7
Higher secondary	6.3	2.3	3.4	4.0
Religious status wise distribution				
Muslim-	73.1(128)	98.9(173)	91.4(160)	87.8(461)
Hindu-	26.9(47)	1.1.(2)	8.6(15)	12.2(64)
Total	100.0(175)	100.0(175)	100.0(175)	100.0(525)
Marital status wise distribution				
Married	88.0(154)	81.1(142)	88.6(155)	85.9(451)
Unmarried	1.1(2)	1.1(2)	1.7(3)	1.3(7)
Single	00	00	1.1(2)	.4(2)
Widow	9.1(16)	15.4(27)	6.3(11)	10.3(54)
Abandoned/ divorced	2.1(3)	2.3(4)	2.3(4)	2.1(11)
Total	100(175)	100(175)	100(175)	100(525)
Occupation wise distribution of respondents				
Agriculture	6.9	17.7	13.1	12.6
Day labourer (agri and non agri)	38.9	49.7	48.0	45.5
Household cores	32.9	28.6	28.6	29.9
Low paid job (petty service, rickshaw/van puller, working in shop, little entrepreneur etc.)	9.7	12.6	12.0	11.4
Others (Begger, made servant, boatman, cook, craftman etc)	17.7	8.0	14.3	13.3
NGO Membership of the respondents				
Yes	89.7	92.6	68.6	83.6
No	10.3	7.4	31.4	16.4

Table 1 shows percentage distribution of respondents' characteristics of sex, age, education level, religion, marital status, occupation, NGO membership by district. The data indicate that among the respondents 47.8 percent are males and 52.2 percent are females. In

Rangpur and Gaibandha district the percentages of males and females are almost (50%). However, Kurigram district is an exception in this case (male respondents 42.9% and female respondents 57.1%) where female respondents are taken in a greater segment. Regarding age, mean age of respondents` in Rangpur is the highest (42.23 years) followed by Kurigram (37.99 years) and Gaibandha (38.89 years).

In terms of education level, almost 63 percent respondents do not have any formal education. Among the respondents primary level percentage is the highest in Rangpur (30.3%); Junior secondary level percentage is the highest in Gaibandha (12.0%); and Higher secondary level percentage is the highest in Kurigra (6.3%). In the category of 'no education' Gaibanda (66.3%) is ahead from the other two districts.

Concerning religion, majority of the respondents are Muslim (87.8%) and only a small percentage of the total respondents are Hindu (12.2%). However, in Kurigram, the percentage of respondents who are Hindu is greater (26.9%) that the other districts.

In the case of marital status, most of the respondents are married (85.9%). On average, 'widow category' is also seen in greater percentage (10.3%) and in Rangpur, the percentage of widow respondents is seen higher (15.4%) than other districts.

In terms of occupation, the category of agricultural and non agricultural day labourer is the highest (45.5%). People engagement in agricultural work is the lowest in Kurigram district (6.9%) as compared to the others two districts.

In the case of NGO membership, Kurigram (89.7%) and Rangpur (92.6%) have higher percentages Gaibandha (68.6%) indicating that respondents in Gaibandha are comparatively reluctant to engage with NGOs. Moreover, the survey was administered among some respondents (11.4 %) who are engaged in other 'low paid jobs' such as petty service, rickshaw/van puller, working in shop, little entrepreneur etc.

## 5.2 General Outlook of *Monga*

This part depicts the community people's view regarding *Monga*. Here general views such as the perception of *Monga*, causes and coping strategies of *Monga* are described.

### Box 1: Community Perception of Defining *Monga*

Describing <i>Monga</i> term in Bangla	Translated in English	Percentage of participant
<i>Kajer awbhab/Kormo nai</i>	Lack of work	70%
<i>Takar awbhab</i>	Absence of purchasing power	50%
<i>Khadder awbhab</i>	Food crisis	90%
<i>Durzog o foshol hani</i>	Disaster and crop failure	60%

Source: Focus Group Discussion with Alkismat Village, Kolkondo union, Rangpur, mixed group 12 respondents

The above box reports the terms used by local people to describe poverty in their everyday life. The meaning of *Monga* as 'food crisis' is commonly understood. The chart given below identifies causes of *Monga*. River bank erosion, absence of industry, landlessness of people and corruption of local government are identified as significant causes of *Monga*.

Table 2: Coping Strategy during *Monga*

Coping strategy	Male respondent % (n)	Female respondent % (n)	Total % (n)	Male maintained HH % (n)	Female maintained HH % (n)	Total % (n)
Food savings	5.7(30)	4.6(24)	10.3(54)	9.5(50)	.8(4)	10.3(54)
Selling saved belongings	5.3(28)	4.8(25)	10.1(53)	9.3(49)	.8(4)	10.1(53)
Searching for alternative job	19.4(102)	20.4(107)	39.8(109)	37.7(198)	2.1(11)	39.8(209)
Food or grains borrowing from neighbor	28.8(151)	28.2(148)	57.0(299)	54.5(286)	2.5(13)	57.0(299)
Sending family to work	4.0(21)	5.3(28)	9.3(49)	8.6(45)	.8(4)	9.3(49)
Money saving	4.8(25)	5.1(27)	9.9(52)	9.5(50)	.4(2)	9.9(52)
Selling livestock	9.0(47)	9.3(49)	18.3(96)	17.7(93)	.6(3)	18.3(96)
Male migration	17.3(91)	17.7(93)	35.0(184)	35.0(184)	.0(0)	35.0(184)
Money lending	14.1(74)	19.0(100)	33.1(174)	31.4(165)	1.7(9)	33.1(174)
Starving once	20.6(108)	19.4(102)	40.0(210)	36.6(192)	3.4(18)	40.0(210)
Receives help from GO/NGO	2.1(11)	2.7(14)	4.8(25)	4.6(24)	.2(1)	4.8(25)

\*Multiple responses counted

For ages how does the vulnerable community cope with the situation displayed in Table 2. Table 2 shows that people sell their assets, migrate to other places or even start starving during *Monga*. Among the coping strategies 'seeking foods from neighbors' (57.0%), 'lending money' (33.1%), 'searching optional job' (57.0%) and 'male migration' (35.0%) are commonly seen. 'Starvation due to *Monga*' has been reduced but 'Starving for one time' is not negligible (40.0%). Coping mechanisms of male-maintained and female-maintained households are different, for example, male migration and searching optional job are rare in female-maintained households.

### 5.3 Vulnerabilities of *Monga*

This section highlights vulnerability scenario of the *Monga* community which includes economic vulnerability, social vulnerability and natural vulnerability. To meet the basic need is crucial in *Monga* community, and they addressed it as their main vulnerability. In this regard, emphasis was given on economic vulnerability analysis. Socio-psychological vulnerabilities created extra harm to *Monga* community which is needed to be addressed. In addition, it is worthwhile to identify the natural calamities, and should be reported separately. Various types of vulnerability of the most vulnerable population such as elderly, disability and gender specific issues have come up. For this reason, following section is divided into three subsections:

1. Economic vulnerability
2. Socio-psychological vulnerability and
3. Natural or disaster related vulnerability

### 5.3.1: Economic vulnerability

This section presents assets and earning patterns of the respondents as well as their debt and saving patterns to reveal real economic situation simultaneously. At the same time, the levels of suffering of *Monga*-prone people in fulfilling the basic needs of food, habitation, cloth, education and treatment are depicted under this section.

#### Asset, Income, Expenditure, Saving and Debt situation

Table 3: Asset pattern of the Households

Gender specific ownership of cultivable land				
	Male maintained HH% (n)	Female maintained HH%(n)	Total	
No cul.land	88.2(435)	96.9(31)	88.8%	
Have some land	11.8(58)	3.1(1)	11.2%	
Total	100(493)	100 (32)	100(525)	
District wise ownership of cultivable land %				
	Kurigram	Rangpur	Gaibandha	Total
Landless	90.9	85.1	90.3	88.77
Have some land	9.1	14.9	9.7	11.23
Total				
District wise Other Assets of HH				
Rickshaw	2.7	6.2	0.7	3.2%
cow/ goat/ ram	35.8	51.2	46.1	44.37%
chicken	46.6	33.3	38.2	39.37%
Crookeries and others	18.9	37.2	32.9	29.67%
Gold	1.4	0.8	0.0	.73%
Noting	10.1	10.9	9.9	10.3%

-multiple responses counted

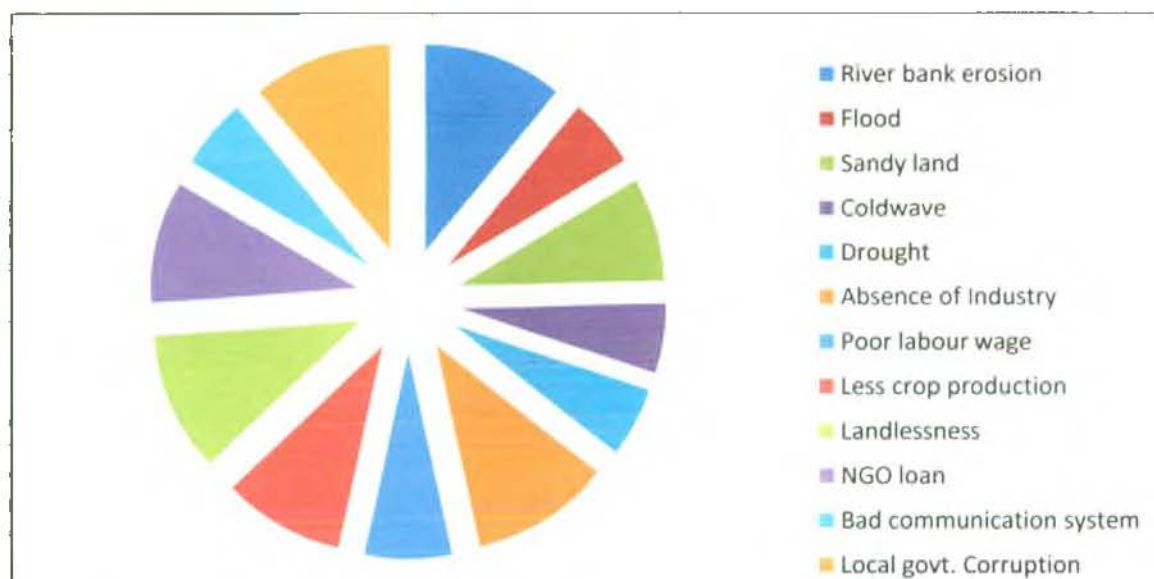
Table 3 shows earning patterns such as ownership of cultivable land and other assets of the households. Table 3 indicates that, in general, among the female maintained households, percentage of not having cultivable land is 96.90. Analysis of land ownership by district reveals that 88.77 percent households do not possess any cultivable land. Among them the condition of Kurigram and Gaibandha is the most vulnerable (about 91% of the respondents do not possess any cultivable land) due to river bank erosion prone area. The situation of Rangpur is comparatively less vulnerable (85% do not possess any cultivable land). In the case of other assets, percentage of having livestock is the highest (44.37%) and percentage of having golden jewelry is nominal (0.73%).

Table 4: Income pattern of Households

Gender specific pattern of income				
Monthly Income Range by BDT	Male maintained HH % (n)	Female maintained HH % (n)	Total	
500-1500	6.5(32)	50.0(16)	9.1(48)	
1600-3000	38.5(190)	34.4(11)	38.3(201)	
3100-4500	32.3(159)	9.4(3)	30.9(163)	
4600-6000	13.4(66)	3.1(1)	12.8(67)	
6100-7500	5.1(25)	.0(0)	4.8(25)	
7600+	4.3(21)	3.1(1)	4.2(22)	
Total	100 (493)	100 (32)	100(525)	
District wise pattern of Income				
Income Range by BDT	Kurigram % (n)	Rangpur % (n)	Gaibandha % (n)	Total
500-1500	5.1(9)	14.3 (25 )	8.0(14)	9.1(48)
1600-3000	33.1(58)	36.0 (63)	45.7(80)	38.3(201)
3100-4500	34.3 (60)	24.6 (43)	33.7 (59 )	30.9 (162)
4600-6000	13.1(23 )	15.4 (27)	9.7(17 )	12.8 (67)
6100-7500	6.9(12)	6.3(11 )	1.1(2)	4.8(25)
7600+	7.4(13)	3.4(6 )	1.7(3 )	4.2 (22 )
Total	100.0(175 )	100.0(175 )	100.0(175 )	100.0(525 )

Table 4 presents income pattern of the household selected for this study and also the percentage distribution of the respondents by districts. Regarding income, Table 4 reveals that a vast majority of the female households (about 85.0%) belong to the income range of Tk. 500 to 3000, and almost 50 percent female headed households belong to the income range of Tk. 500 to 1500. The above Table delineates that majority of households belong to 1600-3000 BDT income range group (38.3%), and 30.9% household earns 3100-4500 BDT per month. That means about 70.0 percent households earn on average 1600 to 4500 TK per month.

From the above Tables (Tables 4 and 5) the income and asset patterns of the respondents have been observed. But to assess the economic vulnerability of the respondents the expenditure pattern is need to examine.

Chart 1: Reason of *Monga*

Score 0-8 ( Multiple responses of participants )

Source: FGD in Kurigram, Nayer hat union, Bajradiakhata village male group

Table 5: Pattern of Expenditure of Household

Gender Specific pattern of Expenditure				
Monthly Expenditure range	Male Maintained HH % (n)	Female maintained HH % (n)	Total	
0-1000	2.8(14)	28.1(9)	4.4(23)	
1100-2000	14.2(70)	34.4(11)	15.4(81)	
2100-3000	48.9(241)	31.2(10)	47.8(251)	
31000-4000	20.3(100)	3.1(1)	19.2(101)	
41000+	13.8(68)	3.1(1)	13.1(69)	
Total	100 (493)	100 (32)	100(525)	
District wise Pattern of Expenditure				
Expenditure range	Kurigram	Rangpur	Gaibandha	Total
0-1000	2.9 (5)	5.7 (10)	4.6 (8)	4.4 (23)
1100-2000	13.7 (24)	22.3 (39)	10.3 (18)	15.4 (81)
2100-3000	42.3 (74)	36.6 (64)	64.6 (113)	47.8 (251)
31000-4000	23.4 (41)	17.7 (31)	16.6 (29)	19.2 (101)
41000+	17.7 (31)	17.7 (31)	4.0 (7)	13.1 (69)
Total	100.0 (175)	100.0 (175)	100.0 (175)	100.0 (525)

Table 5 reveals that almost half of the households (47.8%) monthly expense belong to the category of 2100-3000 TK. Almost 65.0 percent respondents of Gaibandha, 42.0 percent respondent of Kurigram and 37.0 percent respondents of Rangpur spend 2100 to

3000 BDT per month. About 20.0 percent of the respondents report that their monthly expense is 3100-4000 BDT. But more than 62.0 percent of the female maintained households expenditure belongs to below 2000 BDT per month, and about 83 percent households' monthly expense belong to below 3000 BDT.

The qualitative data support the information, while a *Monga* affected family's monthly expenditure is depicted in box 2. Quantitative data reveals that in 75 percent cases the households' monthly expenditure remains in 000-3000 BDT category whereas the qualitative data reveal that a family needs about 4250 BDT monthly to cover all expenditures. Therefore, most of the families are pulling in hardship but they are not starving as well.

**Box 2: Expenditure of a *Monga* family consist of 4 members**

Feeding cost	Clothing cost	Schooling cost	Others cost
Rice=2000	Shari (3 pieces)=900 Wife and mother usually	Private coaching=50-150	Mobile=100
Oil, onion, chili, potato=300	Maxi, <i>orna</i> , <i>peticot</i> =1000	Copy, pencil=20	Transport=100
Vegetable=600	Children's wear=600	exam fee=20	Doctor/ medicine=50
Karasin=120	Lungi, genji= 500	School dress(yearly)=500=40	Home repair=1200
Pulse=120	Shoes=200 (not for all)	Tiffin=100	
Small fish=300	3500-3600 yearly		
Battle leaf, tea, biscuit=60			
Total= 3500	Total= 300	Total= 100	Total=350
Total=4250 *will vary on donation, collection of food item and no of family member.			

\*Researcher's Observation

It is necessary and relevant to assess the loan patterns of the households to measure the economic vulnerability of the households in addition to their assest, income and expenditure. This aspect is presented in Table 6.



Table 6: Pattern of Debt of households

Gender specific pattern of debt				
	Male maintained HH%(n)	Female maintained HH %(n)	Total	
No loan in Household	56.4(278)	78.1(25)	57.7	
Having loan in Household	43.6(215)	21.9(7)	42.3	
Total	100 (493)	100 (32)	100% (525)	
District wise Pattern of Debt				
Debt situations of HH				
	Kurigram %(n)	Rangpur %(n)	Gaibandha %(n)	Total
No loan in Household	64.6(113)	66.3(116)	42.3(74)	57.7(303)
Having loan in Household	35.4(62)	33.9(59)	57.7(101)	42.3(222)
Total	100.0(175)	100.0(175)	100.0(175)	100.0(525)
Types of loan				
Land mortgage	4.8 (3)	.0 (0)	1.0 (1)	1.8(4)
Loan in cash	91.9 (57)	71.2 (42)	86.1 (87)	83.8 (186)
Crop loan	3.2 (2)	28.8 (17)	12.9 (13)	14.4(32)
Total	100.0(62)	100.0(59)	100.0(101)	100.0(222)
Source of loan taken				
Multiple source	22.6(14)	3.4(2)	11.9(12)	12.6(28)
Single source	77.4(48)	96.6(57)	88.1(89)	87.4(194)
Total	100.0(62)	100.0(59)	100.0(101)	100.0(222)
Loan providing agencies %				
*multiple response				
Local money lenders or <i>mahajan</i>	29.0	33.9	14.9	25.9
NGO	75.8	28.8	75.2	59.9
Relative/ friend	16.1	40.7	19.8	25.5
Bank	1.6	0.0	2.0	1.2
Physiological reason of debt				
*multiple response				
Flood	58.0(29)	69.1(38)	64.9(37)	64.2(104)
River bank erosion	38.0(19)	20.0(11)	21.1(12)	25.9(42)
Excessive rain fall	8.0(4)	9.1(5)	5.3(3)	7.4(12)
Drought	2.0(1)	9.1(5)	.0(0)	3.7(6)
Sandy land	2.0(1)	.0(0)	8.8(5)	3.7(6)
Social reason of debt				

Household use due to hardship	55.4(46)	37.4(34)	42.1(51)	44.4(131)
Dowry collection	15.7(13)	15.4(14)	14.9(18)	15.3(45)
To Repay Loan	50.6(42)	49.5(45)	49.6(60)	49.8(147)
Treatment	6.0(5)	8.8(8)	9.9(12)	8.5(25)
Income generation	18.1(15)	16.5(15)	14.9(18)	16.3(48)
Agriculture	1.2(1)	9.9(9)	18.2(22)	10.8(32)
Repair home, buying fishing net, Buying cow etc	12.5(1)	12.5(1)	75.0(6)	2.7(8)
*multiple response counted				

The Table 6 depicts that almost 58 percent of the respondents' households do not have any loan. But in the case of Gaibandha the situation is reverse where almost 58 percent of the households are having loans. It is significantly observed that in the case of female maintained households, almost 80 percent do not have any loan. It is also evident from the above Table that traditional system of crop loan has decreased (14.45 HH) whereas loan in cash system has increased (84% households). Moreover, land mortgage system is negligible (1.8%) because people are becoming landless gradually. It is significantly observed from the Table that some (12.6%) households are receiving loan from different sources at a time. But this propensity of taking loan from multiple sources is lower (3.4%) in Rangpur. On, average, about 60 percent of the households receive loan from NGOs but Rangpur is an exception in this case. In Rangpur, majority households are receiving loan from relatives or friends (41%) while about 30 percent households are receiving loan from NGOs. Practice of taking loan from bank is very low in all districts (1.2%).

Table 6 describes natural reasons of debt of the Households. Flood is the main reason of debt in every district (58% in Kurigram, 69% in Rangpur and 65% in Gaibandha). Debt due to river bank erosion is the highest in Kurigram (38%). Excessive rain fall which damages standing crops also leads to debt (7.4%). The social reasons behind receiving loan are also explored here. It reveals that half of the households (50%) are taking loans to repay their previous loans. A large percentage of the households are taking loan for family hardship (44.4%). Dowry collection (15%) is another significant issue for taking loan.

Interestingly, only 16% households are using loan in IG or business purpose and 11% households taking loan to give input in agriculture.

The cases collected from the field survey regarding debt supports the quantitative data.

### Case Studies of Debt Pattern

<u>Micro credit Becomes the Reason of Family Break Down</u>	<u>Huge Loan of Father-in-law Makes Shefali Afraid</u>
<p>Zila: Kurigram Upazila:Chilmari Union:Thanarhat Village:Hatithana</p> <p>In Kurigram , Sajeda took loan from ASA. Somehow it increased into 30000 BDT and they could not return back the money. Her husband escaped from the house and the NGO people chased him day and night. Sometimes they chased him at mid night (12.00am) and even they come on Eid day for money. But her husband didn't return and used to live in Dhaka permanently. Even at the time of his father's death he could not come to home. Finally, Sajeda heard from someone that her husband got married in Dhaka. Now she is passing a miserable life. She works in a Paddy Drying Centre (<i>Chatal</i>) and can manage hardly quarter to 1 kg rice where 1 and half kg is needed daily.</p>	<p>Zila: Gaibandha Union: Polashbari Village: Raotinorail</p> <p>Shefali got married to Jamilur and 25,000 BDT was fixed as dowry. At the time of marriage, they gave 10,000 cash and then came to know that her father-in-law was in huge debt. Her husband and father-in-law migrated to Dhaka and started working as rickshaw pullers. They had to pay the interest as they took loan from three sources. The total interest is 2000 for one week. Now Shefali is worried thinking about 'when they will be able to return the loans?' When will she start her family life? Will it be wise to give 15000 BDT to this family and go to her in laws home? Now all day she is weeping and finding no hope in future.</p>

To get widespread informations about loan disbursement qualitative data have been discussed here based on KII and FGDs. They suffer a lot from middle of Joihstho to middle of Kartik (6 months). They take 100 BDT loan against the interest of 100 TK, it means daily 1.00 BDT interest for 1.00 BDT per month. Almost every household has a minimum loan of 10000 to 15000 BDT. They also take paddy as loan. If 1 mound of rice is borrowed in *Monga* time then they have to sell that amount of rice to rich farmer (*joddar*) at 300 TK only though at that time the actual cost is TK 800.

Some people provide money to businessman with interest during *Monga*. People do business of paddy, *shupari*, tobacco, potato, bringle, green chili. The interest rate is also very high. Suppose if one businessman takes 1000 TK loan then he has to pay 500 BDT interest on *hat*<sup>5</sup> day every week.

Some participants say *Mohajan* (Money Lender) is better than NGOs. *Mohajan* sometimes pay heed to request, suppose after crop harvesting they can repay the loan. But NGOs behave like robbers, and collect money by any means. Taking away cows, coming at *Eid* day for money, coming after father's death are common scenarios of NGOs.

There are different types of loans, suppose Crop loan, *Mahajan* loan, Van loan, NGO loan etc. They also talk about the interest rate of local *Mahajan* and organization loans. Suppose local money lender like *Fazlu Mahajan* or *Ilias Mahajan* demands 150 to 200 BDT interest for 1000 BDT lending for 1 month. In this case interest rate is 240%. They also take fertilizer loan. For example, during Boro season, for buying 1000 BDT Urea bag you have to return 1100 after 2 to months.

NGO Loan is easier to understand. They used to take 5000 loan for which per week installment is 150 BDT and they return in total BDT 7000 in 46 weeks incurring an interest rate of 40%. In the case of crop loan, for taking 1 bag rice in lean season they have to repay 1 bag rice and additional 1000 BDT after 3 months; similarly for taking 1 mound (37.3 kg) paddy they have to return 50 kgs after 3 months.

They debate on *Mahajan* loan and organizational loan,

*"Naganir jonno NGO valo karon golay baji thake kisti dile shodh hoy, Shami -shtree dui jon kaj korle daily 250 taka aye , 100 taka kore jomai, chal kine rakhi , 150 takae diner khoroch kori ar Shaptahik kistir takao rakhi, ekta niomer moddhe chole."* (NGO is good for loan, because it can be paid by installment. If husband and wife both work , earn minimum 250 TK a day, spend 150 TK and deposit the weekly installment to repay loan)

---

<sup>5</sup> Weekly arranged local market day

The other party says, "*Amago leiga Mohajoner keen valo, hate pae dhore kichu din katano jay, ei foshol tulichi, ei kamla ditichi, shami shohure geche taka ashische, kintu NGO to kichui shonena.*"

(We prefer taking loan from money lenders because work is not available here, therefore, it is tough to run the installments for us, we repay loan after harvesting crops and request the money lender to take the money at that time.) (Source: Gangachara, Mohipur Village, FGD with male group and Mohipur village FGD with female group, Khorkhoria, Ramna Male FGD kamarzani, Gaibabdha, FGD with farmer).

Receiving loan from NGOs is the most common scenario of the community.

Generally people take and use money for following purposes: poultry farming, livestock rearing, for support in ill days, home stead purchase, crop cultivation, arranging daughter's marriage, training, old age support, repairing home, buying fishing net, making home, no cause, buying sewing machine, for petty business, cultivable land purchase, land mortgage, expansion of business, bearing educational expense, and treatment.

(Source: KII with Grameen bank Branch manager, Chilmari, Kurigram)

It is important to evaluate the savings pattern in order to the assess economic vulnerability of the respondents. Table 7 shows the respondents' saving patterns including amount of savings, sources of savings and objectives of savings.

Table 7: Pattern of Saving

District wise pattern of saving				
	Kurigram %(n)	Rangpur %(n)	Gaibandha %(n)	Total
Saving pattern				
No saving at HH	67.4 (118)	74.9 (131)	70.3 (123)	70.9(372)
Some savings at HH	32.6 (57)	25.1 (44)	29.7 (52)	29.1(153)
Total	100.0 (175)	100.0(175)	100.0(175)	100.0(525)
Place of saving				
NGO/shomity	50.9(29)	63.6(28)	76.9(40)	63.4(97)
Bank	22.8(13)	9.1(4)	7.7(4)	13.7(21)
At home	26.3(15)	27.3(12)	15.4(8)	22.9(35)
Total	100.0(57)	100.0(44)	100.0(52)	100.0(153)
Having own savings of women				
No	82.1(142)	94.8(164)	80.2(138)	85.7(444)
Yes	17.9(31)	5.2(9)	19.8(34)	14.3(74)
	100.0(173)	100.0(173)	100.0(172)	100.0(518)
Gender specific pattern of saving				
No saving at HH	71.0(350)		68.8(22)	70.9(372)
Some savings at HH	29.0(143)		31.2(10)	29.1(153)
Total	100 (493)		100 (32)	100 (525)
Range of savings (yearly)				
100-2000	63.6(91)		70.0(7)	64.1(98)
2100-4000	20.3(29)		.0(0)	19.0(29)
4100-6000	9.1(13)		10.0(1)	9.2(14)
6100+	7.0		20.0	7.8
Total	143		10	153
Future plan by savings				
To start poultry business	9.8(14)		20.0(2)	10.5(16)
To buy cattle	11.9(17)		.0(0)	11.1(17)
To use in scarcity (Monga) time	15.4(22)		30.0(3)	16.3(25)
To Purchase land	10.5(15)		10.0(1)	10.5(16)
To Agro products (seed/ grain) collection	18.9(27)		.0(0)	17.6(27)
To arrange daughter's marriage	10.5(15)		10.0(1)	10.5(16)
To enroll others business	15.4(22)		.0(0)	14.4(22)
To educate child	7.7(11)		30.0(3)	9.2(14)
Total	100 (143)		100 (10)	100 (153)

The above table indicates that 71 percent Households do not have any savings and the situation is more or less similar in all three districts. The most popular deposit place has been identified as NGO or *shomity* (63.4%), some people keep money at home (23%) but deposit in bank is less popular (13.7%). It reveals that in 86 percent cases women do not have any savings. In terms of male and female maintained households there is no significant difference in savings (in both cases 30% can save some money). But in terms of future plan, the thinking is little different. Male maintained households plan for buying cattle (12%) with that money but female households don't have this plans (0%). One of the causes may be that they are under asset transfer program. On the other hand, female households plan for income generating activities such as starting poultry business (20%) as they don't have male partners for working as day labourers. Again male households are planning for buying agro materials (19%) and it is also absent in female maintained households due to the absent of male members. The necessity of arranging daughter's marriage is the same for both types of households (10.5%).

### **Vulnerabilities in fulfilling basic needs: Food consumption, Habitation, clothing, Health facilities and Education facilities**

Fulfilling basic needs is a crucial issue in *Monga* area. Food crisis and starvation are common phenomena. They suffer from problems of clothing, housing, education and treatment. This section depicts the vulnerabilities in meeting basis needs of the *Monga* community. Table 8 describes food consumption related vulnerabilities, Table 9 describes the residential patterns of respondents, Table 10 explains the health related problem and finally Table 11 reveals the education related vulnerabilities. The related information collected through KII, FGDs and case studies are presented to support quantitative data for focusing the difficulties of community people to fulfill their basic needs.

Table 8: Food consumption Pattern of HH

District wise food intake frequency in different period of the year									
Food consumption	Once a day			Two times a day			Three times a day		
	Kurig	Rang	Gaib	Kurig	Rang	Gaib	Kurig	Rang	Gaib
<i>Monga</i> period	13.1% (23)	18.3% (32)	13.1% (23)	74.9% (131)	62.3% (109)	66.3% (116)	12.0% (21)	19.4% (34)	20.6% (36)
Normal period	.6% (1)	1.7% (3)	.6% (1)	14.9% (26)	32.6% (57)	28.0% (49)	84.6% (148)	65.7% (115)	71.4% (125)
Gender specific food intake frequency in different period of the year % (n)									
	Once a day		Two times a day		Three times a day				
	Male maintained HH	Female maintained HH	Male maintained HH	Female maintained HH	Male maintained HH	Female maintained HH			
<i>Monga</i> period	13.6(67)	34.4(11)	68.6(338)	56.2(18)	17.8(88)	9.4(3)			
Normal period	.8(4)	3.1(1)	23.9(118)	43.8(14)	75.3(371)	53.1(17)			
Item of meal during <i>Monga</i>									
	Male maintained % (n)		Female maintained % (n)		Total %				
Most of the time take cooked rice with some curry	80.3(396)		81.2(26)		80.4				
Rice with salt and chili only	81.5(402)		78.1(25)		81.3				
Take panta	52.1(257)		50.0(16)		52.0				
Take rice gruel	9.5(47)		6.2(2)		9.3				
Take inedible food	14.8(73)		18.8(6)		15.0				
*multiple response									
Food collection means during <i>Monga</i>									
All bought from bazaar	76.9(379)		62.5(20)		76.0(399)				
Collected by any means	23.1(114)		37.5(12)		24.0(126)				
	100 (493)		100 (32)		100 (525)				
District wise and male female respondent based Saving of food									
	Kurigram % (n)	Rangpur% (n)	Gaibandha% (n)	Total	Male responders % (n)	Female respondent % (n)	Total		
Paddy/rice	21.1 (37)	25.1 (44)	17.7 (31)	21.3 (112)	19.5 (49)	23.0 (63)	21.3 (112)		
Wheat/ <i>atta</i>	7.4 (13)	1.7 (3)	3.4 (6)	4.2 (22)	4.4 (11)	4.0 (11)	4.2 (22)		



<i>Chura/muri</i>	4.6 (8)	.0 (0)	.0 (0)	1.5 (8)	1.6 (4)	1.5 (4)	1.5 (8)
No savings	20.0 (35)	19.4 (34)	29.1 (51)	22.9 (120)	22.7 (57)	23.0 (63)	22.9 (120)
No access	46.9 (82)	53.7 (94)	49.7 (87)	50.1 (263)	51.8 (130)	48.5 (133)	50.1 (263)
Total	100.0 (175)	100.0 (175)	100.0 (175)	100.0 (175)	100 (251)	100 (274)	100 (525)

District wise distribution of  
Children and lactating / pregnant mother food care

In Children food menu	Kurigram % (n)	Rangpur % (n)	Gaibandha % (n)	Total	Lactating and pregnant mother food menu	Kurigram % (n)	Rangpur % (n)	Gaibandha % (n)	Total
Have Special arrangement	8.6 (15)	13.7 (24)	25.1 (44)	15.8 (83)	Have special arrangement	3.4 (6)	8.6 (15)	7.4 (13)	6.5 (34)
No special food	91.4 (160)	86.3 (151)	74.9 (131)	84.2 (442)	No special food	96.6 (169)	91.4 (160)	92.6 (162)	93.5 (491)
Total	100.0 (175)	100.0 (175)	100.0 (175)	100.0 (525)	Total	100.0 (175)	100.0 (175)	100.0 (175)	100.0 (525)

Table 8 depicts the most significant information of this survey. District wise data reveal that during *Monga* 87 percent households of Kurigram take minimum two times a day and during normal time 85 percent HHs of Kurigram take three times a day and the scenario of other districts is better than that. During *Monga* one time meal taking is higher in female maintained HHs (34%) than male maintained households(14%). It proves the vulnerability of female maintained HHs. Two times meal taking is also higher in male maintained HHs (56% for female and 69% for male). No doubt three times meal taking is also higher in male maintained HHs during *Monga*. In normal time, 44 percent female maintained HHs can effort two times meal a day whereas 75 percent mail maintained HHs can effort three times meal a day.

In the case of food item almost in every district, in 80 percent HHs, rice is taken without or with some curry. The female maintained HHs report that almost in 40 percent cases they collect foods by any means. In terms of food saving, only 20 percent HHs responses that they have rice or paddy saving and it is almost same with respect of district and gender. More than 70 percent HHs state that, either they do not save or they don't have access of saving food. It is evident from above Table that, on average only 16 percent cases

there are some special food arrangement for the growing child of the household and among them Gaibandha has the highest percentage (25%).

In case of pregnant or lactating mothers' food the situation is more vulnerable. Only 6.5% households claim that they have special arrangement for pregnant or lactating mothers and in the case of Kurigram the situation is the most vulnerable (3.4%).

From qualitative data it is seen that, if they can manage *shak pata* they take boiled rice, if they can't, they take *panta* with salt. At the time of flood, they can collect fish, otherwise not. *Panta* is economic because 6 persons can take *panta* instead of 4 persons taking boiled rice. They also take very thick *ruti* or *chapatti*. If kids shout in hunger they provide one handful of *kalai* (*muht*) and they chew that for long day. Mostly taken food items are-*shutki, kochu, mula, mula shak, lal shak, potat dal, kodu shak, kolmi shak*. They never take any protein food. They can't recall when last fish or meat was eaten. Only during *Eid-ul-Azha*<sup>6</sup> the rich people distribute beef, and thus they eat meat once a year. The most difficult months are *Vadro, Ashwin* and *Kartik*. Because they hardly find any work during these month. In those months, people take one or two meals on average per day. They don't have rice preserving drum (*dhan gola*), don't have any vegetable in court yard and no poultry or livestock. Price hike during *Monga* is unbearable and in field no crops or vegetables are available at that time. Box 3 depicts comparative food prices of different period of time. Consecutively another box shows the *Monga* consumption item which is also important to identify the food consumption pattern of the participants.

---

<sup>6</sup> One of the largest Muslim religious festival when domestic animals are slaughtered and a lion share is distributed among the poor people

Box 3: Comparative food price during *Monga* and non *Monga* period

Item	Polashbari-Gaibandha November, 2011 Monga time	Laksmi tari, mohipur bazaar, Gangachara, Rangpur, November, 2010 Monga Time	Fulchori, balashi ghat bazar-Gaibandha March, 2011 Normal time	Rangpur, Pirganj Bazar, July, 2011 (pick time for vegetable and lowest for fish) Rainy Season
Round Bringle kg	12	24	10	20
Long Bringle kg	10			
Cabbage 1 piece medium	5		6	
Bottle guard ( <i>Lau</i> )	20			
Pumpkin ( <i>Misti kumra</i> )	20	30		80
Spinach ( <i>Lafa shak</i> ) kg	7			
Green chili kg	64		32	
Cauli flower 1 piece medium	7	25	10	
Dhonia leaf kg	20		12	
Radish ( <i>Mula</i> ) kg	20	16	3	
Potol kg	8	16		20
Papaya <i>kakrol</i>		10		25
<i>Pui shak</i> kg	10			
<i>Korola</i> kg	12			
Bean kg	16		10	
Spinach ( <i>Palong shak</i> ) kg	20	20		
<i>Kochu shak</i>	Free			
New potato	5			
Old potato	8			
<i>khira</i> (one kind of Cucumber)	2		10	
<i>Chal kumra/jail kumra</i>	3			10
<i>Chinga</i>				12
<i>kochu</i>	Free	Free		20
<i>Lal shak</i>		20	20	
Green pea				
Tomato			15	
Onion kg	15		20	
<i>Gur</i>				70
Small fish <i>Tanga</i>				160
Small fish <i>Puti</i>				120
Fish <i>Taki</i> kg		80		

Small <i>lel</i> fish		260		
Milk				35
Rice kg	35	32		30
Egg local ( <i>hali</i> or 4 in number)				30
Egg farm				22
<i>Ankor dal</i>		40		
Chicken farm kg		180		
Chicken local ( 1 piece)		120		
Mutton Kg		300		
Karasin per litre		50		

Source: Researcher's observation during survey

When the paddy harvesting period is over the poor people use to engaged in paddy collection from muddy field and get 1 kg or less rice in a day. When vegetables are about to rotten in the field only then owners allow poor people to take those for cooking, otherwise they chase them with stick and bum. One of these vegetables is *mula*, which is available in winter. Sometimes spinach and potatoes are collected for owners and poor people get some against that. They collect fish from water land (*Zola bhumi*) and crop field (*dhan khete*). But during *Monga* time without water every item must be purchased. The lactating mothers also take rice gruel ( Source: Gangachara (Mohipur Village) FGD with female group, Kurigram-chilmari Bojradiakhata and Telipara village, with female group, char land and Kurigram-chilmari Bojradiakhata Village, with female group, char land).

The KII Record supplies more interesting information on food consumption that depicts *Monga* scenario historically. Taking interview from one of the greatest and renowned journalist it is found that, before 90s *Monga* of North Bengal was not a matter of discussion. In 1991, we first came to know through news papers that *Monga* appeared and famine took place in Rangpur. He himself visited the place and provided information on the basis of that visit. The Government sent relief immediately and the distribution was done by army. The news of *Monga* and famine started to spread. The then GOC of Rangpur cantonment was moving by motor cycle and monitoring the relief distribution process. It was surprising, 'why by motor cycle, why not on jeep?' Actually there was no alternative communication system in those vast sandy chars. In Gangachara in November, 1991 a long cue of people were seen with slips which were distributed last night but relief could not reach them as the communication system was not so good.

He interviewed an old woman and could recall the conversation,

" Journalist : what do you take as meal?

Old lady: Something like kochu ghechu.

- I understand kochu but what is ghechu?

- Oh ghechu is the root of kochu.

- oh I see, what else?

- Pata puta.

-what is that

-some are edible shaks and some are unusual and inedible."

Again in the KII session he says, a woman was seen taking saline and she had a child miscarriage two days earlier as severe diarrhea attacked for eating inedible items. She was about to die and did not know whether she would survive or not. In another place, a small boy was engaging a little amount of small fishes. The journalist asked him "will you cook it after reaching home". The boy answered "no I will sell it and will buy half kg rice, then will make the rice gruel (jao) with salts and chili so that the whole family can eat together". So the above discussion reflects the overall *Monga* vulnerabilities and vulnerabilities of women, children and aged person in specific way .(Source: KII, Journalist, Former, BBC Correspondent of Bangladesh).

The cases below represent the food consumption model of the *Monga* community people.

<p><u>Cost of <i>Monga</i> is too Heavy to Sacrifice of Life</u> Zila: Rangpur Thana:Pirganj Union: Ramnathpur Village: Jamdani</p>	<p><u>Working for 10 Years as House Made in Exchange of 10 Shatak land to Cultivate.</u> Zila: Gaibandha Thana: Polashbari Union: Betkapa Village: Raotynorail</p>
<p>During Parvin's pregnancy period, one day she was standing under a mango tree. A mango fell down from the tree and she happily took the mango for eating. Immediately her mother-in-law ran out from her room and snatched away the mango from her and told her not to touch a single thing without her permission. After that incident she came to know from the villagers that, the 1<sup>st</sup> wife of her husband was murdered by her husband for the same reason. As hardship always chases after the household females never had full meals. One day the 1<sup>st</sup> wife was taking rice from cooking dish before fully cooked, as nobody understood that she ate</p>	<p>Rony is a 17 year old girl. She has been working in a home in Dhaka city for 10 years. When she was 5 years old her father left her mother and remarried. Mother had to marry again. So she became the burden of her grandmother and grandfather. Grandfather had huge loans and no cultivable land. So a rich family of the area offered them cultivation of 10 decimal (<i>Shatak</i>) of land free in exchange of taking their grand child. Rony has been working for 10 years and the grand maa's family is</p>

rice from that. The mother-in-law saw that and quarreled with her. The husband returned home and immediately hit his wife's head and the wife died. The mother-in-law was not at all sorry for the incident rather she threatened Parvin, "after murdering one wife my son has become more clever, so if you don't lesson to me and try to eat much you will be murdered also."	running by cultivating the land. The children are working in <i>Monga</i> area for supplying food for the family in such way.
---	---

*Monga* means price hike of essential items. Therefore, the generally taken item during *Monga* is needed to be seen.

**Box 4: List of meal in a *Monga* prone family**

<i>Kusta shak</i>	<i>Kochu shak</i>	<i>Pat shak</i>	<i>Mula shak</i>	<i>Alu ghati</i>
<i>Kolar thor/mondo</i>	<i>Kathaler torkari</i>	<i>Panta with salt</i>	<i>Lau pata</i>	<i>Tilapia fish</i>
<i>Alur dal</i>	<i>Alu chana</i>	<i>Shobji ghati</i>	<i>Alu with small fish</i>	<i>Guti fish</i>
<i>Pui shak</i>	<i>Borboti</i>	<i>Peper dal</i>	<i>Kumra shak</i>	<i>Pat shak</i>
<i>Biota shak</i>	<i>Vorkura shak</i>	<i>Dhepar shak</i>	<i>Kolmi shak</i>	<i>Shentir shak</i>
<i>Bot khura</i>	<i>Pachmishali shak</i>	<i>Chal kumra</i>	<i>Shosha with chingri</i>	<i>Phul copy</i>
<i>Begun alu</i>	<i>Badha copy</i>	<i>Chanda fish vorta</i>	<i>Kosta shak</i>	<i>Amriki shak</i>
<i>potol</i>	<i>Kheshari pulse</i>	<i>Poa fish</i>	<i>Potato and bringle</i>	

(Source: Researcher's Observation during field survey in 2011, 2012)

The below case depicts the reality of *Monga* food vulnerability.

467357

<p><b>Getting one KG Rice takes the whole day!</b>  Gaibandha  Palashbari Thana</p> <p>Many women and children in <i>Monga</i> area engaged in paddy collection after paddy harvesting. It is the common picture of the area. The process is described below-  At dawn they go to the paddy field where farmers have already cut and taken the paddy. They sweep the area and gather the paddy with mud.  They take the collected paddy at home and with the use of leg (<i>Khoche mati alada</i>) they separated the mud.  They wash the paddy.  Then they boil the paddy.  They dry the paddy under sun.  Finally they make it rice with machine or <i>Dheki</i> (leg run indigenous way to make rice from paddy). In this way they get only 1 or 2 KG rice after whole day of work (Indepth interview).</p>
--

In the section, housing or accommodation related problems are depicted as a part of basic need fulfilling vulnerability.

Table 9: Residential Pattern of the house holds

Gender specific pattern of living				
	Male headed HH % (n)	Female headed HH%(n)	Total %	
House in Own Land	42.4(209)	18.8(6)	41.0	
House in Other's land	40.6(200)	65.6(21)	42.1	
House in Khas land	17.0(84)	15.6(5)	17.0	
Total	100(493)	100 (32)	100 (525)	
District wise pattern of living				
	Kurigram %(n)	Rangpur%(n)	Gaibandha %(n)	Total
House located area				
House in Own Land	24(42)	48(84)	50.9(89)	41.0(215)
House in Other's land	48.6(85)	40.6(71)	37.1(65)	42.1(221)
House in Khash land	27.4(48)	11.4(20)	12(21)	17.0(89)
Total	100.0(175)	100.0(175)	100.0(175)	100.0(525)
Paying rent for homestead of the house holds				
Rent must be paid	9.2(16)	1.8(3)	2.3(2)	4.4(23)
Rent is not paid	90.8(158)	98.2(167)	97.7(171)	95.6(496)
Total	100.0(174)	100.0(170)	100.0(175)	100.0(519)
Number of room				
One room	93.7(164)	87.9(153)	84.6(148)	88.7(465)
Two rooms	6.3(11)	11.5(20)	14.9(26)	10.9(57)
Three rooms or more	.0(0)	1.2(2)	.6(1)	.57(3)
Total	100.0(175)	100.0(175)	100.0(175)	100.0(525)
Structure of room				
Tin shed room	26.3(46)	34.9(61)	26.3(46)	29.1(153)
Tin roof, brick wall	1.1(2)	1.7(3)	1.7(3)	1.5(8)
Tin roof, bamboo wall	61.1(107)	58.3(102)	63.4(111)	61.0(320)
Chon room	9.7(17)	5.1(9)	8.6(15)	7.8(41)
Tent by paper	1.7(3)	0(0)	.0(0)	.6(3)
Total	100.0(175)	100.0(175)	100.0(175)	100.0(525)
Source of cooking and drinking water				
Own Tube well	35.8(62)	48.6(85)	28.7(50)	37.7(197)
Neighbors and relatives tube well	57.2(99)	48.0(84)	60.3(105)	55.2(288)

River water	1.7(3)	2.3(4)	5.7(10)	3.3(17)
Pond water	.0(0)	.6(1)	.0(0)	.2(1)
Well	.0(0)	.0(0)	.6(1)	.2(1)
Masjid/mondir	1.2(2)	.0(0)	4.6(8)	1.9(10)
Government supply	2.9(5)	.0(0)	.0(0)	1.0(5)
Ngo supply	.6(1)	.0(0)	.0(0)	.2(1)
Community tube well	.6(1)	.6(1)	.0(0)	.4(2)
Total	100.0(175)	100.0(175)	100.0(174)	100.0(522)
Defecation system (Latrin use )				
Kacha	36.2(63)	37.1(65)	25.7(45)	33.0(173)
Ring slab	28.2(49)	28.0(49)	12.0(21)	22.7(119)
At Open place	35.6(62)	34.9(61)	62.3(109)	44.3(232)
Total	100.0(174)	100.0(175)	100.0(175)	100.0(524)
Electricity supply				
Government line	.6(1)	4.0(7)	3.4(6)	2.7(14)
Solar	.0(0)	1.7(3)	3.4(6)	1.7(9)
No electricity	99.4(174)	94.3(165)	93.1(163)	95.6(502)
Total	100.0(175)	100.0(175)	100.0(175)	100.0(525)
Furniture at household				
Good quality furniture	1.14 (2)	2.29 (4)	1.14 (2)	1.52(8 )
Ordinary furniture like choki , alna, box etc.	83.42(146)	73.71 (129)	82.29(144)	79.81 (419)
Nothing at room	15.43 (27)	24(42)	16.57(29)	18.67 (98)
Total	100.0(175)	100.0(175)	100.0(175)	100.0(525)

Table 9 presents that about 90 percent of the respondents in all three districts have only one room in their abode. Only 41 percent respondents state that they live at own land and about 60 percent don't have their own homestead land.

About 60 percent HH of all three districts stay at room made of tin roof and bamboo wall and about 30 percent respondents living at tin shed rooms. On average, about 38 percent HHs are using their own tube well but the situation is better in Rangpur (48%) and 55 percent HHs are sharing tubewells with neighbors or relatives. In Gaibandha, about 6 percent HHs are still using river water for cooking and drinking. In case of defecation system, in more than 60 percent cases of Gaibandha HHs people defecate at open places. This rate is lower at Kurigram (36%) and Rangpur (35%). Still on average only 23 percent HHs are using ring slab and 33 percent HHs are using *kacha* (not constructed with cement and brick) toilet. In terms of electricity supply, about 96 percent HHs of all districts are out of electricity supply. Among the respondents, about 80 percent HHs use very ordinary



furniture suppose bed and table and 19 percent HHs don't possess any furniture even. Only 1 percent people are using improved furniture.

From qualitative data it is found that, most of the cases the area of homestead is 1 to 2 decimal (*shatak*). The people have only one room to live. When the new char arises people have to rent land from the char owner. Suppose for 3 decimal (*shatak*) land they have to pay 1000 to 2000 BDT per year. But those land does not exist more than 2 years. Char erodes every year and it emerges every year but must be taken the position by might. (Source: Kurigram-Chilmari, Bojradiakhata village with male group, char land and Rangpur-Gangachara, Mohipur Village FGD with male group)

Treatment related vulnerability is also seen among the population in *Monga* prone area. Table 10 shows the quantitative information.

Table 10 : Health status of HH

	Female respondents % (n)	Male respondents % (n)	Total %(n)
Status of Health %(n)			
Every member in good health	13.1(36)	34.3(86)	23.2(122)
Most members under Malnutrition	31.8(87)	39.4(99)	35.4(186)
All most all members having diseases	21.5(59)	6.8(17)	14.5(76)
one or two members having diseases	33.6(92)	19.5(49)	26.9(141)
Total	100(274)	100(251)	100 (525)
Reason of Death during <i>Monga</i> %(n)			
Mostly people die in disease	61.7(169)	62.9(158)	62.3(327)
Mostly people die in cold	16.1(44)	17.9(45)	17.0(89)
Mostly people die in starvation	5.5(15)	3.2(8)	4.4(23)
Don't know	16.8(46)	15.9(40)	16.4(86)
Total	100(274)	100 (251)	100(525)
Disease of <i>Monga</i> prone area %(n)			
Diarrhea or cholera	68.6(188)	64.91(63)	66.9%
Skin diseases	42.3(116)	47.4(119)	44.8%
Gastric	32.5(89)	26.7(67)	29.7%
Fever	53.6(147)	51.4(129)	52.6%
Pain in different parts of body	19.3(53)	13.1(33)	16.4%
Weight lose	4.7(13)	4.4(11)	4.6%
Eye sight problem	25.5(70)	29.1(73)	27.2%
Cold ,caugh, ashma	26.3(72)	30.3(76)	28.2%
*Multiple response counted			

It is evident from Table 10 that only 23 percent respondents state that every member of the households is having good health or health without any disease. About 35 percent respondents think that they are suffering from malnourishment. More than 40 percent respondents state that family members of their HHs are ill or chronically ill. The most interesting part of this Table is only 4 percent respondents think that people in *Monga* area die in starvation and about 75 percent respondents think that people die either in diseases or in cold wave. Diarrhea (67%), fever (53%), skin diseases (45%) and cold allergy (28%) are the most common diseases according to the respondents. Very interestingly, 27 percent respondents confess that they have eye sight problems.

**Chart 2: Common diseases of Monga community**

[Male (green) and Female (red)]



(Source: FGD with, Kurigram-chilmari (bojradiakhata ) with male group, char land and FGD In Kurigram with Female group, Ramna, khorkhoria).

Using the qualitative data, picture of health status and health consciousness of the community have been focused. It is seen that in 5% cases people prefer to go for child delivery in 'Hospital', they prefer 'Grandmother' in 25% cases and 'Mead wife' in 20% cases. They call TBA (Traditional Birth Attendance, 18 month trained) in 50% cases. Mother's death at pregnancy time is seen in 3% cases. In 20010-11, in two years only one mother died in Kurigram Shadar Ghogadoho village.

In the case of water and sanitation situation analysis, they say that 10 years ago all people would drink river water but now people are taking tube well water. But they take bath in the river. Sanitary latrine is seen to use in 60% cases. Hand washing practice is developed a lot. The most common disease of children are Asthma, Pneumonia, Diarrhea and Skin diseases, Jaundice, Gologondo, warm etc. Disease of women are different from those of men such as sexual diseases like, Syphilis and skin diseases, gastric etc. and disease of men are different sexual diseases, like Gonorrhea, Skin disease, Hypothyroidism Gologondo, Ulcer, Gastric, Tuberculosis. Ranking of diseases shows that Jaundice has the highest prevalence followed by Jaundice, Skin disease and Gastric/Ulcer; however, for children Jaundice has the highest prevalence followed by Diarrhea and Gologondo.

Social reasons of diseases in locality are found for example, due to lack of cleanliness skin disease is very common, suppose 1 *shari* is weared for 10 days at a time. Anemia is common because of not taking eggs and milk. Female related diseases for not washing

clothes properly which are used at menstruation time. Due to lack of nutritious knowledge they don't use oil in *shaks* and vegetables, so some vitamins which are melted in oil cannot work. As the rate of early marriage is high, many people suffer from sex organ related diseases. Due to start of sexual relationship within 40 days of delivery different sexual problems arises.

(Source:KII, Heath Service Provider, Brac, Kurigram and KII , Doctor and Nutrition Specialist, Kurigram)

Social causes are also responsible to add woe to health vulnerabilities. From FGD it is found that, "*Sol pole r jonno dactar er age ekta tabiz di , kobirajer kach kheke.Kobiraz 20-30 taka nei tatei kaj hoi.Dactarar kache gelei to khoroch, bazarer taka tan pore.*" (It is hard to bear the medical expense. For kids we use amulet. Because it needs 20 to 30 TK only. If you go to doctor it will need more money).(FGD, Balashi Fulchari, Gaibandha.) During Pregnancy doctors come to the village, provide iron , calcium tablet and conduct check up. Children are getting EPI vaccine. Friendship hospital is also there. Pregnant women don't take anything else (FGD with Kurigram-Chilmari (Bojradiakhata ) with Female group)

The following cases depict the real picture also.

#### **Special nutrition unit hampers due to poverty in Kurigram.**

According to the program of WHO, they have to conduct a WHO standard scan to all children who visit the foundation and who are identified as severely malnourished, have to take attendance for minimum 15 days to 21 days with mother at the foundation. In the year 2010, 13000 children were scanned and 704 children were identified as severely malnourished. Though all costs with mother as attendance are borne by the foundation after that only 139 children came and took the service because it is impossible to keep children ages 0-5 years without attendance of their mother but the mother would not stay as daily work and wage would be stopped. So it was not possible for them to sit beside the baby rather they have to maintain the family (Source: Doctor and Nutrition Specialist, Kurigram).

Case Study: Health Related Vulnerabilities

<u>They Remain Stop With Any Illogical Suggestion</u>	<u>Taking risk of the life of mother and child saved the money of operation</u>
<p>Zila:Gaibandha Thana: Polashbari                      Union: Betkapa Village: Raotynorail</p>	<p>Zila: Rangpur Thana: Pirganj                      Union: Ramnathpur union ,Village: Zamdani</p>
<p>Binu was a 16 years old adolescent girl. Once she was attacked by fever,due to high temperature headache and vomiting started equally. When she was taken to the doctor she said "perhaps you watched TV for a long time, this is the cause of your sickness". No treatment was given by the local doctor and the parent did not pay heed of because it was a matter of expense. After few days the situation deteriorated and that time she was taken to the Upazila health complex. The next morning the girl died. The doctor said the problem was not over watching of TV- rather it was a jaundice case.</p>	<p>Dolly had some problems from the early stage of pregnancy. Doctors of the health complex checked her and said it would not be a normal delivery rather case of seizeran delivery. The husband and member- in-law took decision that it would be made possible by the village <i>dai</i> . The <i>dai</i> (mid wife) came and said the position of head of the baby was not in right place. She told them to bring some oil and did massage for some time. Then she made the delivery. The mother became very ill and could not get up from bed for long 15 days. After that incident Dolly had some problems but she had nothing to do as the poor family was unable to bear the operation cost and for that reason they were reluctant to take her to clinic.</p>

Besides general treatment practice of herbal treatment is very common in the locality. Box 5 contains information on practice of herbal treatment in the community.

**Box 5: Practice of Herbal treatment in community**

Disease	Herb as medicine	Disease	Herb as medicine
Gastric	<i>Telkuchi pata</i>	Abortion of child	<i>Ghao pata</i>
Weakness	<i>Pepul daler pata</i>	Stop conceive	<i>Mehedir data</i>
Jaundice	<i>Arogali patar mala</i>	Sada srab	<i>Shimul+nim+vatar dal=bata syrup</i>
Arthritis (pain)	<i>Shojnar dal</i>	Hand cutting	<i>Dubla ghash/ rannar kali</i>
Fora paka o porar jonno	<i>Bilai achri gach</i>	Burn	<i>Chun+coconut oil+water=syrup</i>
Worm, krimi	<i>Vatarer vushi</i>	Itching	<i>Garlic and chili chain.</i>
Snake bite	<i>Mendi gacher dal</i>	Severe cutting	<i>Spider net, pumpkin leaf, lime</i>
		Tumour	<i>Pathorkuchi leaf</i>

Source: Indepth interview with Sultana Rajia (Rangpur, Barabala union, Poschim barabela village ) and Majeda (Pirganj, Ramnathpur union, Jamdani Village)

From the indepth interview interesting cases came out such as the community is not only depending on herbal treatment practices but also depending on black magic practices for their health related problem. The following cases provide the information regarding use of black magic.

**Faith in Black Magic****Anything can be done by Kobiraj!**

Rangpur Zila, Pirganj Upazila, Barabela Union, Poschim borobela village

The *Monga* people prefer Kobiraj than doctor because kobiraj can do any thing. Suppose, the girl which the boy Ilias married was not fond of his mother because she arranged another marriage with huge amount of dowry. After marriage the mother-in-law had gone to *Kobiraj* (Magician) for changing the mind of wife so that she would leave the home. Mother in law fed her daughter in law five betel leaves in five days. Suddenly the wife left the home without any strong reason, only said "I don't like my husband." Then the 2<sup>nd</sup> marriage happened. The 2<sup>nd</sup> wife suspected there was some problems. Then she again went to another *Kobiraj* and arranged 'BATI CHALAN' (One bowl is send and identify the culprit). That bowl identified mother in law and discovered she did black magic against the first wife. Now the first wife wants to come home but the situation has become complex!

**Complex pregnancy is a matter of Kobiraj**

Rangpur Zila, Pirganj Upazila, Ramnathpur Union, Jamdani Village

Malek Matbor had two wives and had no kid. At Pirganj there is a renowned magician called 'NIL DORIA FAKIR'. He used to live near Nil doria ( a very big pond). Once the 2<sup>nd</sup> wife of Malek came to that magician and asked for child. The magician gave some amulet, a bottle of water and demanded two cows. She became pregnant and accordingly two cows were sent to that magician.

**No injection will work if bad wave touches you**

Kurigram, Chilmari, Bojradiakhata village

Shahin a helper of bus driver is a father of two years old girl . When his daughter caught cold and severe diahorrea attacked her simultaneously his wife became anxious and bought 350 BDT medicine according to the suggestion of doctor. Her mother in law complained against the wife to his son and said one sitting with *kobiraj (jhar fuk)* was enough for the disease. Accordingly Shahin scolded his wife a lot for misusing the money and took the daughter to *Kobiraj*. Few days later the daughter recovered. Then Shahin said” It is the custom, when bad wave touches you no medicine will work. Even if you push injection that time the patient will die immediately. So you have to make contact with *Kobiraj* for removing that bad wave first.”

The health related vulnerability is depending not only on health and treatment facilities but also due to absence of health related knowledge learning. The community is vulnerable to health problems because of lack of health conscienceless which is reflected in the following box.

**Box 6: Lack of health consciousness**

Because of lack of nutritional knowledge they are malnourished. Because they eat much but stay at bare footed and without oil cooking spinach suppose *lal shak*. They don't know vitamin A melts in oil and putting oil is a must there. They just boil shak and then slightly fry on oil where oil are seen floated. (*BINI TELE SHAK RADHI.*)

They are not under deworming system. All children move around bare footed all day long and at 8.00 pm they wash their foot and put sandals before going to bed. Even children don't wear sandals at the time of going to toilet.

In case of women at the time of going to toilet they put sandals and after coming back keep the sandal beside. Though, from the hospital they are collecting worm preventive medicines, but they don't maintain the rules . (Source: Researcher's observation, Raotynorail, Polashbari, Gaibandha)

In Balashi , Rasulpur Gaibandha children were seen to defecate at the door of the room and no one cleaned it and every child has skin diseases. Even the child was not washed after defecation.

Everyone was taking river water instead of tubewell water. Quoted from one respondent, "*the truth is we don't press tubewell or fetch tubewell water for every purpose. Usually river water is used for washing bowl, bathing and cooking. Sometimes tube well water is collected for drinking only. Actually we are habituated like this.*"

Source: Researcher's Observation from Kanchipara, Balashi, fulchori, Gaibandha

Education related difficulties depict the fourth basic need vulnerability. The *Monga* community suffers from schooling and others education related problems.

Table 11: Schooling pattern of children of Household

	Frequency		Percent	
Children of the household going to school	323		61.52%	
Children of the HH don't go to school	201		38.47%	
District wise means of schooling				
	Kurigram	Rangpur	Gaibandha	Total
By own cost	28.0(23)	26.1(30)	21.4(27)	24.8(80)
Free of cost	43.9(36)	34.8(40)	34.9(44)	37.2(120)
Free but have some expense	28.0(23)	39.1(45)	43.7(55)	38.1(123)
Total	100.0(82)	100.0(115)	100.0(126)	100.0(323)

Table 11 indicates that from 62 percent households children are going to school and among them 37 percent respondents assert that there is no expense but above 60 percent state that, there are some expense for schooling. Moreover, 25 percent respondents affirm they have some expense because in some private school and some Madrassa<sup>7</sup> charge tuition fee.

From FGDs Difficulties of school student has come out. Women got allowance earlier so everyone became interested in going to school. But now teachers are giving allowance after scrutinizing and only good students get that allowance. So many girls are dropping out of school. As it is a Char land it needs 5 TK to cross the river by boat. So girls of these village are reluctant to go school. No GO school is situated in this village, there is one NGO operated primary school but it is not yet recognized. GO school is situated in other side of the village. Girls are late to arrive at school so every day they are scolded by teachers. Guardians become reluctant to send girls to school because the more the age the higher is the demand for dowry (FGD, Kurigram-chilmari (Bojradiakhata village) with female group, char land).

The guardians say , "Though tuition fee is free you have to spend a lot on this sector. Suppose a school going boy or girl needs a good dress, coaching fee BDT 50 monthly or private tutor fee BDT 150 monthly. Cost of copy is minimum 20 BDT monthly "(FGD ,Balashi, fulchari, Rasulpur)

<sup>7</sup> Muslim education institute where holy book Al-Quran is taught by given special emphasis.



Chart 3: Education related difficulties for girls



Source: Khorkhoria, Ramna, Chilmari, Kurigram FGD with female group

The last basic need is cloth. So here the clothing trouble or vulnerability is depicted in the following Table 12.

Table 12: Cloth collection means of Household

Gender specific means of collection of cloth				
	Male maintained HH %(n)	Female maintained HH (n)	Total %(n)	
Bought by own	90.1(444)	71.9(23)	89.0(467)	
Donated	2.8(14)	12.5(4)	3.4(18)	
Some bought and some donated	7.1(35)	15.6(5)	7.6(40)	
Total	100 (493)	100(32)	100 (525)	
District wise means of collection of cloth of house holds				
	kurigram %(n)	Rangpur %(n)	Gaibandha %(n)	Total %(n)
Bought by own	88.6(155)	86.9(152)	91.4(160)	89.0(467)
Donated	3.4(6)	5.7(10)	1.1(2)	3.4(18)
Some Bought and some donated	8.0(14)	7.4(13)	7.4(13)	7.6(40)
Total	100.0%(175)	100.0%(175)	100.0%(175)	100.0%(525)

Table 12 indicates that about 90 percent HH members buy their cloth by own means but in the case of female maintained households it is less (70%). The category of 'some bought and some donated' is seen in almost 8 percent households on average.

### 5.3.2 Socio Psychological Vulnerabilities

It is evident from the field that not only the economic crisis but also the *Monga* population faces some socio-psychological vulnerabilities which are depicted below. This section includes many social issues such as trafficking, stealing, robbery, addiction, school dropping, polygamy, population growth, violence against women, ignorance of elderly and disable people etc.

Table 13: Socio psychological problem

	Male respondent	Female respondent	Total
Increase Pawing money	75.3%	77.7%	76.5%
Increase stealing and robbery	31.1%	33.9%	32.5%
Increase Family conflict (Divorce, separation, migration, women outside work, shalish)	10.1%	12.8%	11.45%
Increase Social conflict and shalish	22.7%	19.0%	20.85%
Increase beggarhood	15.5%	14.6%	15.5%
Increase pain and pressure	17.9%	19.7%	18.8%
Increase trafficking, suicide, prostitution	9.2%	8.4%	8.8
*multiple response			

It is evident from the above table that a substantial percentage of Household (75% among male respondents and 78% among female respondents) state that pawning of money is their main social problem during *Monga*. About 20 percent respondents go for increase beggar hood problem during *Monga*. More than 20 percent respondents think increase of social conflict or *shalish nalish* is a great problem which is a byproduct of *Monga*. It is alarming that 9 percent male respondents and 8 percent female respondents think trafficking is a byproduct of *Monga*.

The qualitative data also supports the quantitative part. Some case studies have been placed below to justify the quantitative data.

Trafficking

The cases below collected during field survey can describe the trafficking vulnerability of the *Monga* area.

<u>Trafficking in Kurigram</u>	<u>Trafficking in Rangpur</u>	<u>Trafficking in Gaibandha</u>
Zila: Kurigram Thana: Chilmari Village: Bojradiakhata	Zila: Rangpur Thana: Pirganj Union: Ramnathpur Village: Jamdani	Zila: Gaibandha Thana: Kanchipara Village: Vasharpara
One girl was trafficked from the Kurigram-Chilmari Bojradiakhata village. Seven years ago one woman settled in the village. Then she became intimate with some families of the village. Every one called her aunty. One day she asked one of the girl to visit her brothers home along with her and told the family that they would come back after three days. From that day the woman's family and the girl disappeared forever.	Seven years ago one man came to Rangpur, Pirganj, Jamdani village and made intimacy with some families of the locality. One day he proposed to one of those families that, if they gave their daughter with him, he would manage a very good job for her at Dhaka. They believed the man and the girl of twelve years vanished forever. Everyone thinks she has been trafficked through the hilly border of Rangpur.	Morium had three sons. The 2 <sup>nd</sup> child was a student of class two in primary school. He used to go to school along with his friends. One day after school hours he did not come back home. The friend could not say anything. But one of his friends says, he used to talk with an unknown person after school breaking. But Morium thinks his son wanted to visit his uncles home few days ago from his departure and perhaps he tried to visit that home alone and lost the way. Six months have passed after that event but no trace has been found yet.

Community conflict and shalish

From KII Report it is also evident that community and household conflict increases during *Monga*. UP members says in some union that 20 *shalish* occur in a day where small issues like from poultry stealing to big problems are recorded. Every Saturday all the members solve these problems which take their whole day. Members divide the number of *shalish* before Saturday. Villagers are very daring because they cut down their hands with blade by themselves to convict their opposition group.

Some *shalish* cases collected during KII can explore the real situation.

**Shalish 1:** Husband and his wife do quarrels. As a result wife's father beats the husband's father. Finally husband and his father wants to give back the amount of Mohorana (*kabin*) 80000. But wife does not agree.

**Shalish 2:** Son is addicted. Sells fathers land paddy and trees. Now the father has lodged a police case. Son is a fugitive but sending threats to father. Father takes shelter in police station. The mother wonders 'what can we do?'

**Shalish 3:** Husband has three children and now becomes mad to marry another girl.

**Shalish 4:** Some one's cow is kept in others home.

**Shalish 5:** Conflict with land divider (*lel*).

**Shalish 6:** Conflicts with children

(Source: KII, UP female member, Gaibandha)

### Stealing, robbery and cheating

During *Monga* the rate of stealing, robbery and cheating increase. Some case studies and KII evident the record of increment of cheating, stealing and robbery cases during *Monga* situation due to poverty and hunger which are described below.

#### **Box 7: Record on robbery and stealing**

In the ruling time of Hossain M. Ershad, every day stealing happened by digging soil and entering into room. Now people do not make home made of mud so that type of stealing is not seen. Now thieves cut the bench of bamboo. Robbery is also a severe problem in here. During the last 5 years minimum of 4 robbers were killed by the community people. In front of cow room, people have to give guard. On embankment people guard the area by turns. Handle of tubewell, Cow dung, *khori*, Bottle guard, jackfruit, *Shupari*, Garlic, ginger, onion from field, Potato from field, hen, Van/rickshaw, Goat, cow, rice bowl, spoon, ornaments are stolen  
(FGD, Kurigram-chilmari (bojradiakha viilage) with male group, char land in Gaibandha, polashbari and Mohipur, Laksmitari, Rangpur).

From the following cases robbery scenario of *Monga* is depicted.

<p><b><u>Case of Robbery</u></b>                  Zila: Rangpur                  Thana: Gangachar                  Thana: Laksmitari                  Village: Mohipur</p> <p>At time of paddy harvest time in 2008, all people were sleeping because they were very tired. The robbers came and took 3 cows from the cow hut. Everyone knew who the member of gang were but no one spoke out because they would remove the dead body even after murdering if they shouted.</p>	<p><b><u>Case of Stealing</u></b>                  Zila: Rangpur                  Thana: Pirganj                  Union: Ramnathpur                  Village: Jamdani</p> <p>By saving money from garment salary Mina made a necklace for marriage and kept it to her grand ma, as she brought up in maternal uncle's home. Her aunt (<i>mami</i>) wanted to wear it for once while she was going outside. After coming back she said it was missing. After a few days that Aunt wore another new ear ring and a necklace and claimed her husband presented it to her. It seemed unbelievable to Mina and she went to the only jewelery shop of the village market. Then the proprietor of the shop informed her that, her aunt came to the shop with a necklace and after melting that a new design jewelery set for her is made. Mina said, "She has to pay it back in the next world because the necklace was made by my honest earning."</p>
---	--

**Box: 8 Cheating allied information**

From the researcher's observation during data collection, it was found different types of story related to cheating cases such as 'Zinner Badsha' is common in the locality. KII with directly involved with the movement against this event was done during data collection and the summary is presented below.

<p><b>History of Ziner badsha:</b></p> <p>It starts from Gaibandha , Gobindogonj , 'Bishwanathpur' village. Azmol is the main blue plan maker of 'Ziner Badsha'. They were very poor and it was hard to earn their bread. Bishwanathpur was a village where earthen, and metal (<i>kasha</i> and <i>pitol</i>) dolls are made and sold. Especially dolls of Narayan (goddess) and other things were sold importing from India.</p> <p>They first started to convince the customer who purchase doll and said " buy a doll and see after three months, the earthen doll will be transformed into a golden doll. But don't open the doll before three months."</p> <p>Then some women wearing long black veil (<i>borka</i>) started to visit different houses and started to convince with Islami Dialogue. They had the power to convince people having hypnotizing power.</p> <p><b>Facts of cheating:</b></p> <p>Fact I:                  Informing through mobile that "you are getting money on the roof of your home, please search." Then they keep taka 500 there and when the first time the family gets money, becomes convinced and acts according to their instruction and give what ever they demand.</p>
---

Fact 2:

Misti is kept under a tree, search after Fazar Azan and prayer you will find. Then...

Fact 3:

Your family is going to be faced with severe danger within a very few days. So donate some money for protecting yourselves against the accident, give a cow etc.

#### **Means of cheating**

They collect information from local people.

They do some acts to emerge faith in mind.

Not only rich people, but the middle class and lower class people are also their target.

Police administration is directly related with the process and they are taking share regularly.

Those who are protesting are threatened directly.

The network is spread throughout the country.

#### **What about the protestor?**

One day Md. Ramzan Ali was attacked by the Ziner badsha group as he tried to raise consciousness among the community against them. He was hit in forehead and head and was severely injured and had to take treatment in Rangpur medical college hospital for long time.

(KII, Social worker and protestor of Ziner Badhsa event , Gaibandha).

### **School dropouts and child labour**

*Monga* and school dropouts are related because poor children are engaged in income generating activities. From FGD with school teachers it is seen that school dropping and child labour increase in an alarming rate. They say, the parents don't realize the significance of education and are reluctant to send their child to school rather they send them to work in the field. The teacher used to request the parents for sending children to school but they earn 30-50 BDT daily, or they take care of their younger siblings as parents work outside. So they don't send them school regularly. Even teachers go to home to request but the guardians say the children are is ours. Boys are engaged in crop fields and girls get married off. Between class VI to class X students reduce by 50 percent

(FGD with School Teacher, Kunderpara union, Gaibandha Sadar, Gaibandha).

Addiction in society

Table 14: Addiction of male members in HH

	Kurigram %(n)	Rangpur %(n)	Gaibandha %(n)	Total % (n)
No	25.3(25)	27.9(24)	21.2(18)	24.8(67)
Yes	74.7(74)	72.1(62)	78.8(67)	75.2(203)
	100.0(99)	100.0(86)	100.0(85)	100.0(270)

%n=only female respondents

Table 14 reveals that 75 percent respondents confess about the addiction (*gaja*, *vang* etc or in *biri*) of their male partners. From the qualitative data it is seen that, in *Monga* area people don't have work. So they have huge leisure. Among the youths, farmers, businessmen, shopkeepers no one is out of addiction, because in BDT 10.00 is enough for addiction for a day. Those who can effort they take Phensedyl or they take marijuana (*gaja*, *vang*) etc.. Smoking is very common from school level.

Male, female, children and elderly take tobacco leaf in Rangpur. It is impossible to keep any news paper or important paper in room a or in the table. Any one enters, takes the paper and rolls it. They always keep smashed and dust of Tobacco leaves in waist. Both male and female by rolling paper, putting tobacco dust inside and start smoking.

Earlier they used to take marijuana and phensedyl. Now due to high cost locally made addiction syrup: mixture of sleeping pill and cough syrup is sold as the alternative of phensedyl. About half of the young people in the village are addicted. Even Yaba is available in grocery shops of the village. The youths from poor family usually take marijuana which costs less.

It is available even near the school shops but the administration remains silent. In family life and in marital life these boys are creating immense problems and in society, crime is increasing.

(Source: Indepth interview, Polashbari, Gaibandha and KII, DCPUK Youth club of Mithapukur, Afjaspur, Rngpur).

Polygamy and Population growth

Table 15: Polygamy in HH

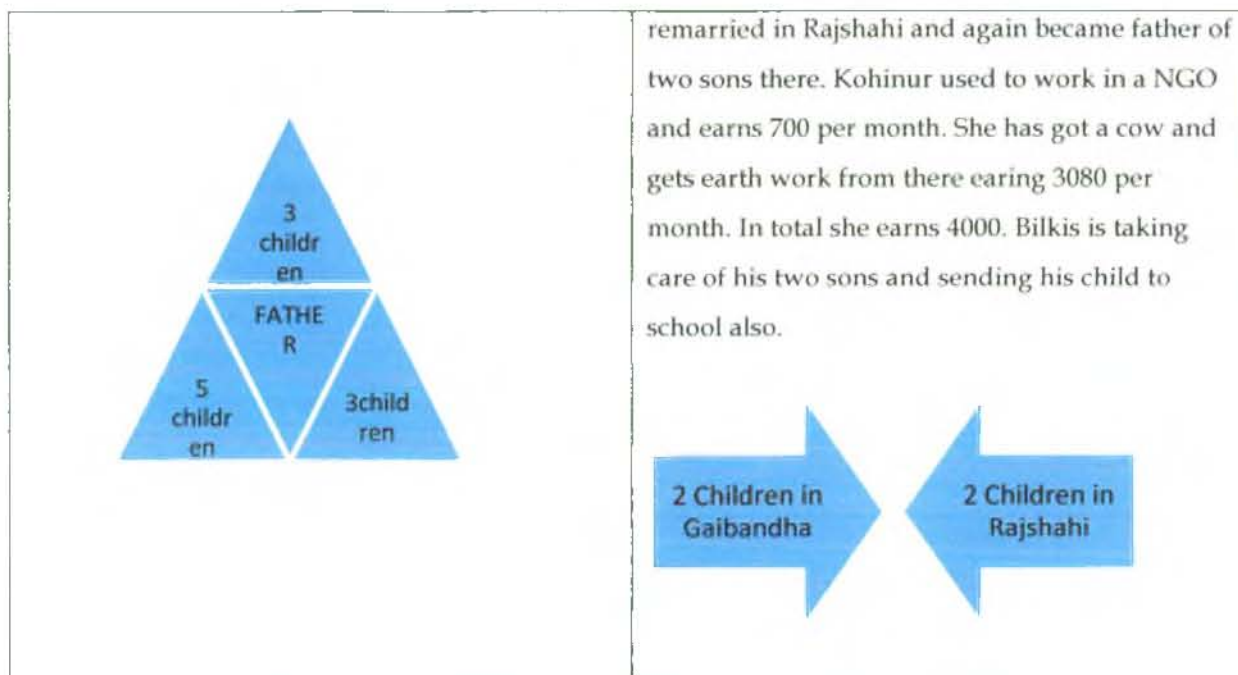
Marriage type	Kurigram	Rangpur	Gaibandha	Total
Marriage type %(n)				
1 <sup>st</sup> marriage of both husband and wife	89.6(155)	90.2 (156)	81.4 (140)	87.1(451)
Either husband`s or wife`s remarriage	9.2(16)	9.8(17)	16.9(29)	12.0(62)
Both husband`s and wife`s remarriage	1.2(2)	.0(0)	1.7(3)	1.0(5)
Total	100.0 (173)	100.0 (173)	100.0 (172)	100.0(518)
Husband is living wife one wife at a time	93.6(162)	96.0(166)	87.8(151)	92.5(479)
Husband is living with more than one wife at a time	6.4(11)	4.0(7)	12.2(21)	7.5(39)
Total	100.0(173)	100.0(173)	100.0(172)	100.0(518)

\*518=n , because others are unmarried.

The study shows that, among the respondents 12 percent cases either husband or wife remarried and the rate is the highest in Gaibandha (17%). In 8 percent cases, husband is keeping two wives at a time. In many cases remarriage is kept out of the record which can be called Clandestine Marriage. The cases below explore this situation.

<u>Under three Marital relations all together 11 Children</u>	<u>Marriage Occurs in Different Places</u>
Zila:Gaibandha Thana: Polashbari Village: Raotynorail After getting marriage she found that her husband had another wife with three children but the husband got married as a bachelor. Then she started family as a second wife and become the mother of four sons and one daughter. After her daughter`s marriage the husband of Poshaki again married another woman and now again became the father of three daughters, of which one is disable. Then papuler ma/ poshaki left the house.	Zila: Gaibandha Thana: Gaibandha Sadar Village:Kunderpara  Bilkis Begum is 1 <sup>st</sup> wife of Shahin who were inhabitants of Kunder par village, Gaibandha. He had no work and no earnings . He was alcoholic and drug addicted. Wife used to work and run the household. There was a match maker party in that village. Shahin became their target and they took 4000 from Shahin and another 4000 taka from a family of Rajshahi. Shahin got dowry as 16000 from that family . Then shahin left his 1 <sup>st</sup> wife Bilkis Begum,





**Recording case in court**

Due to social conflict case recording in court is seen as a common practice in *Monga* area.

**Table 16: Case filing in court**

	In this generation case in court % (n)				In previous generation case in court % (n)				
	Kurig ram	Rang pur	Gaiban Dha	Total	Kurig ram	Rang pur	Gaiban dha		
<b>Yes</b>	2.3 (4)	1.7 (3)	4.0 (7)	2.7 (14)	Yes	2.3 (4)	3.1 (5)	5.2 (9)	3.6 (18)
<b>No</b>	97.7 (171)	98.3 (172)	96.0 (168)	97.3 (511)	No	97.7 (168)	96.9 (157)	94.8 (163)	96.4 (488)
<b>Total</b>	100.0 (175)	100.0 (175)	100.0 (175)	100.0 (175)	Total	100.0 (172)	100.0 (162)	100.0 (172)	100.0 (506)

It is investigated that some people of *Monga* area have cases in court in this generation (3%) and even in previous generation (4%) which indicates conflict situation in society.

### Vulnerability of Elderly People

From the qualitative data the vulnerability of elderly people due to *Monga* have been depicted and these can be pointed out like following-

- a. Immediate after marriage the son and his wife become separated.
- b. 98% households of the area are nuclear families. Some households live with a common court yard but the kitchen is separate.
- c. Now day by day social ties are breaking because of price hike of essential commodities.
- d. People are unwilling to help each other. Neighbours do not care each other and becoming selfish. Tube well can't be shared so every HH of Raoti norail village has bought tube well. *"jei deshe pani khaite kajjha shekhane bura buri re ke dekhe?"* (where people quarrel with drinking water, who will care about elderly people there?)
- e. The main reason is poverty behind that. Sometimes the grand son or daughter stays with grand ma/grand pa and sometimes take food also.
- f. The sons never take care of them but sometime daughters look after them.
- g. The means of food collection are described below: among 7 participants, 4 persons beg at home and market, 1 works at neighbors' home, 1 goes to different home and if they have given her to eat, 1 take food with daughter.
- h. Pain in whole body and eye problem are the main problems.
- i. If they beg whole day in good time it is possible to collect 1 kg rice and 4/5 tk.
- j. During *Monga* time it is tough to earn the bread. After the long day effort 250 gm or 150 gm rice can be collected.
- k. No one has widow card. Because member charges 2000-3000 tk for that.
- l. Clothes are collected somehow, most cases torn clothes are donated.

(FGD With elderly group, Polashbari union, Raotynorail village, Gaibandha)

Some interesting case studies also found here to identify elderly related vulnerability.

<p><u>Monga trend is to become separated after marriage</u></p> <p>Zila: Gaibandha Thana: Polasbari Union: Polashbari Village: Jamalpur</p> <p>Due to extreme poverty the people of Monga area become separate immediately after marriage. The old women Aslima said, " Sole boro hole bie kore juda hobe. Maar kono lav nai (when the son is grown up and marries they must be separate. They don't look after the parents )." Aslima had four sons and she divided 3 decimal land among her sons. Everyone has built separate room on that and she is staying in a room. Aslima doesn't have any income and could not collect old age allowance card as she was unable to collect money for bribe. She has taken a goat in share from a nearby char and looking after it because when it will give birth she will get one goat. She used to collect food from village market and fellow land. If she does not get any alternative way she use to go to cut <i>chon</i> (thrashers) from char and sell 1 bundle in 1 BDT and tries to collect some money for buying rice.</p>	<p><u>Daughter in law only says, "Kormo kori khao"</u></p> <p>Zila: Gaibandha Thana: Fulchori Union: Kanchipara Village: Rasulpur</p> <p>Five years ago Monju had 4 <i>bighas</i> of land before. Suddenly river bank erosion started and all his land went to the river. He had a big mango tree, crop field, live stocks, vegetable field in south Rasulpur. In last 20 years, 10 times the river eroded and he lost everything within last five years. Now they have taken shelter at Fulchari, embankment. He is so old to do work but sons don't want to feed him. Every day daughter in laws says, "it is not possible to feed one person who does not work. You should earn your own bread (<i>Kormo kori khao</i>)."</p>	<p><u>She remained faint for few hours and no one was there to rescue her</u></p> <p>Zilla: Kurigram Thana: Chilmari Thana: Nayerhat Village: Bojradiakhata</p> <p>At the age of 65 Monowara was bound to go Dhaka as maid a servant because no one want to feed her. But it was quite difficult to do all the household activities. After some days she became sick and remained bed ridden for 15 days. Her son and daughter were informed but no one came to see her in that house. One day she got up from bed and moved towards toilet alone. Suddenly she became faint and the cooker rack fell down on her with all cooker. All cups, plates and bowls were broken and she became stuck under the rack. After few hours one of the family members came to that room and rescued her from the situation and took in hospital. When she became okay she was sent to the village.</p>
--	--	---

### Vulnerability of disable people

The vulnerability that comes out from qualitative data has been given below.

- a. Main source of earning bread is begging. Some are dependent on brother or father. "The earning is not bad, said Alimon who has no hand. If we even begging in village we can survive, but if we go outside village the income is much better."
- b. Some disable cross the river by boat then go to bazaar or river *ghat* to beg. Boatman don't take fare from them. The fare is 5 TK so boatman losing at least 10-20 TK daily but helping the disables.
- c. Among 6 disables 2 got wheel chairs from 'Lifebuoy Health Charity'.

d. Among 6 disables one was construction labour, one of them was laborer of a ship breaking company. Others were disable since birth. When the accident happened and they lost their legs the company did not take responsibility and they become the burden of family as well as the community.

(FGD with Kurigram-chilmari (Bojradiakhata village) with disable group)

### Vulnerabilities of Women

In *Monga* area women suffers more than men so the gender specific vulnerability is needed to be identified. Women have to carry over work load in family life as males are not always the bread earners of the family. Moreover, women are seen to suffer from different ways such remarriage, wife abandonment, violence against women etc.

### Over work load

Table 17 : District wise scenario of performed work by female member of HH

Monga time work of women	Kurigram	Rangpur	Gaibandha
Collect food in close proximity or far	84.0(147)	79.4(139)	84.0(147)
Collect fuel	20.6(29)	4.9(6)	16.1(20)
Perform house hold activities	63.8(90)	78.7(96)	79.8(99)
Involve in income generating activities	18.3%	19.4%	18.2%

\*multiple responses

Table 17 indicates *Monga* disaster increases the work load of women. Women have to collect food (83%) as well as perform the HH activities. More than 18 percent women become engage in IG work during *Monga*. From the FGD report it is explored that, women do work in outside and inside the households. Women do cooking, washing cookeries, floor lapping with mud for 1 day in a week.

Work at outside is very common today suppose female work at field though male wages is double that of females. Women are not sitting idly, "*khori kate, vutta khete kaz kore, Bali te shon kate ati 1 BDT beche. Kom kore holeo 20-30 BDT rozgar to hoi*" Women do work in floating vegetable garden. In rainy season fish catching, sowing Aman seed and work in nursery is commonly seen. In rainy season, work is available 3 or 4 days a week. On the other hand, the male use to play card, gambling, gossip in village market, take tea in their leisure hours but women do work (Rangpur-Gangachara , Mohipur Village, FGD with male group and Gangachara ,Mohipur Village, FGD with female group).

A case study can also depict the situation of *Monga* area.

Life sketch of a lady in Monga Caravan

Zila: Rangpur    Thana: Mithapukur    Union: Barabala    Village: Poschim  
barabala

This is a simple life story of a women of Mithapukur , Rangpur that reflects the story of thousands of women of the Monga area, how they have passed their journey of life in Monga affected areas. After the death of President Sheikh Mujibur Rahman Sultana Razia got married. The boy is well born but having low income. Sultanas father gave 500 BDT in 1975 and her husband Mozaffar started share cropping in 7 *bigha* ( $7 \times 33 = 231$  decimal) land with money. The area was severely flood prone and every year crop field were submerged by flood. Mozaffar was very idle and vagabond in nature and without any income he spent much. In the mean time they got inherited properties from Sultana's father (1 *bigha*) and Mozaffar's father (4 *bigha*). Mozaffar gradually destroyed all the properties by taking loan with mortgage from Mohajan and also lost some money by doing case with brothers. The marriage of two daughters also needed some money. Sultana had to run the house hold expense with great suffering. She collected leaves from the fallow land, borrowed some money from her brothers but never returned . She said, " I used to fry 2 handful of rice and chewed those for whole day." Finally, Sultana took 3000 loan from ASA NGO and in her voice that was a death trap. She refunded 2300 in one year. Mean while in drought IRRRI paddy was destroyed and in next season potato cultivation was destroyed in fog. Bearing NGO installment became the main headache of Razia. So at the age of 52 she migrated to Dhaka city even leaving her idle husband and started work as a maid servant. The NGO staffs raided that house in Dhaka and took away the salary of her first month also. Working there for long four years she came back with some capital in her own village and renovated her shabby hut to live.

## Divorce, Remarry and Wife abandonment

Divorce and wife abandonment are the most common scenario in the Monga area. This issue is culturally adopted by the community people. Through qualitative data this scenario can be understood clearly.

**Chart 4: Scenario of remarriage**



Source: kurigram Nayerhat , Chilmari, female group FGD

Some Case Studies are needed to be presented to get the real scenario and vulnerability of wife abandonment.

<u>'My children never could call father and my grand children also can not calling father'</u>	<u>Perverted shiraj mia having four wife and no income</u>
Zila: Rangpur      Thana: Gangachara Union:Laksmitari      Village: Mohipur	Zila: Kurigram      Thana:Chilmar Union: Thanarhat      Village: Hatithana
<p>' History repeats itself', old women, Lofifa was saying. She was abandoned by her husband 20 years back and now the son-in-law has also abandoned her daughter. When her husband went away leaving her with two sons and one daughter she had to suffer a lot for survival. Finally, they were grown up and sons got job. The daughter was married and after the born of 3<sup>rd</sup> child her husband left her and remarried. Then she migrated to Dhaka and with one daughter working there. This old lady is rearing her last two children. Economically she is not solvent and lives on whatever her daughter sends from Dhaka but the only tragedy of this old woman is by generations her children and grand children are unlucky to get their father.</p>	<p>From the 1<sup>st</sup> wife of Shiraj Mia this case is recorded. Shiraj mia is a villager of Hatithana village of chilmari thana. He has no income and never earns a single penny in his life. One of his brothers living abroad used to send money to his family and he sits idle. His 1<sup>st</sup> wife is a very nice lady having two daughters and taking sewing training for building their own future. 2<sup>nd</sup> wife is a NGO worker. She got married without knowing about his 1<sup>st</sup> marriage. Third wife was a singer in a Jatra team. When the team came to chilmari for performing show Shiraj Mia fell in love with that girl and married and finally he got another marriage who was wife of another electrician. His 1<sup>st</sup> wife said, "Polygamy is an addiction of my husband. If he gets a hen even, he is ready to marry."</p>

<p><u>Char land is the address of unknown people</u>  Zila: Gaibandha  Thana: Gaibandha Sadar  Thana: Kmarzani  Village: Kunderpara</p> <p>Jomshu Mia was not the boy of Kamarjani char. When the char emerged he along with many people came from Noyar char as agriculture labour. He started cultivation with 15 katha land and gradually established here. Few days after he came in close contact with a girl of this village Rekha Bebum and finally got married. They became the parent of one child. Unfortunately for two years they could not yield crops due to natural disasters. Then Jomshu went away from village to seek alternative work. Years after year have been passed since then, Jomshu did not come back. Rehka and his son is staying with her parents. This is a very common story of many girls of char lands. Hearing in Rekha's voice, "In Char land huge agriculture labour come for work those don't have any identity. They makes their habitat here and fly away like birds whenever they like. Then nobody takes the responsibility of that broken nest."</p>	<p><u>The name 'Kanduri' becomes effective in her miserable life</u>  Zila: Rangpur  Thana: Mithapukur  Union: Durgapur  Village: Krisnapur</p> <p>Kandurir got married in 1985. Their age difference was minimum 25 years and she was the 2<sup>nd</sup> wife of that old man. Her husband was very ill and gave her 6 decimals of land. Within a very short time she became widow with 4 children. She started her life by working in different houses as maid servant. Her elder son had some psychological problems and used to take Pabna Mental hospital very frequently. The younger son had tumor in abdomen and did surgery which costs 10000 BDT. Then came the turn of elder daughter's marriage and she had to manage 30000 BDT for dowry payment. At that time she had to sell her 4 decimals land and now she is having only 2 decimals of land. But last daughter is yet to be married. At different stage of life she has to borrow money from NGOs and Money lenders. She had to cope with all means of survival mechanism. Now at the age of near 50 she has no alternative to take meal except working in crop field.</p>
<p><u>Two wives become the throne in through of shakur</u>  Zila: Gaibandha  Thana: Fulchori  Union: Kanchipara Blashi  Village: Vasharpara</p> <p>Selina and Maleka are two wives of Shakur. One lives in his room and another lives at his mother's room. Shakur does not earn a single penny and is addicted to marijuana(<i>gaza</i>) and alcohol. After his first marriage he was living in father in laws home claiming that there was no work in locality. After six, seven months father in law told him to try to manage some work. Until getting any work his daughter would live in father's home but her husband should leave the home. Out of spite he scolded his father in law and remarried a girl called Maleka. Then his first wife filed case against him and he was bound to take back her in his home. The 2<sup>nd</sup> wife was given fare well due to the return of 1<sup>st</sup> wife. Then the 2<sup>nd</sup> wife again filed a case against her husband and he was bound to take her back also. There are only 100 decimals of land and two tiny rooms in their homestead, so now two wives are sharing two rooms and Shakur is living with both wives in fear of imprisonment.</p>	

Facing Anti social proposal

As a poor region of the country many antisocial proposal are accepted by the women. The Table below shows that around 7 percent respondents think that practice of offering anti social offer is existing in the community and 36 percent respondents say they are not sure about the matter.

Table 18: Women vulnerability and antisocial proposal

Anti social offer to women at locality(force to live with someone etc.)	District wise				Sex wise		
	Kurigram % (n)	Rangpur % (n)	Gaibandha % (n)	Total % (n)	Male respondents % (n)	Female respondents % (n)	Total % (n)
No	56.6(98)	59.5(103)	55.8(96)	57.3(297)	60.5(150)	54.4(157)	57.3(297)
Yes	8.7(15)	4.6(8)	7.0(12)	6.8(35)	8.9(22)	4.8(13)	6.8(35)
May be or not	34.7(60)	35.8(62)	37.2(64)	35.9(186)	30.6(76)	40.7(110)	35.9(186)
	100.0(17)	100.0(17)	100.0(172)	100.0(51)	100(248)	100(270)	100(51)

KII Report on antisocial proposal supports the quantitative data. When the KII says the thing is like "*Kana Mone Mone Jana*". He says, nobody wants to confess about the anti social offer she gets, suppose force to sleep with someone or become raped by someone. But it happens. So it can be said, "*Kana mone mone jana*". Based on my long experience of working in villages in Rangpur division it can be said that many women became the victim of these type of situation. It happens mainly due to poverty, abandonment, divorce etc. The political leaders, influential persons or unruly boys of the locality are the culprits. Women try to take precautionary measures to resist anti social occurrence suppose, making the social network strong, don't move alone at dead night, not to move wearing torn clothes/*shari*, use veil while move, take help of influential household, keeping distance from bad guys etc. Five years ago in every 10 destitute women 7 women became victims of rape cases by chairman, member and influential leaders. Sometimes the husband and family members knew and sometimes do not. But now the situation is improving but these types of activities have not stopped.

(Source: KII, care Bangladesh SHOUHARDO Project, Program manager).

Some case Studies are needed to be present to depict the scenario.



<p><b><u>Monga is a Social disaster</u></b></p> <p>Zila: Kurigram Thana: Chilmari Union: Thanarhat Telipara village</p> <p>It is a char village. Nurunnahar Begum has got divorce from her husband. She is having severe fever. Along with three children she is now helpless. She has been divorced due to drought and <i>Monga</i>. Let's see the fact...</p> <p>For last one month their household was facing hardship. Her husband tried a lot but failed to collect rice. Finally Nurjahan visited union member's house and collected rice and also collected 10 TK from the member. Husband Kasim Uddin did not like it. He thought member would enjoy with his wife. Because the reputation of the member was not good and people started to spread rumor about Nurunnahar. So he beat her a lot. But took the rice of that. After that more than 7 days have passed. Within this time Kasim could not collect rice. So he married another girl of nearby village and got 200 tk. Kasim stated " I did not do it for me rather for my wife and children." Nurjahan could not comply this event, made quarrel with her husband and got divorce ultimately.</p>	<p><b><u>Helpless Puja!</u></b></p> <p>Zila:Kurigram Thana:Chilmari Union: Ramna Village: Bashontir gram</p> <p>Puja, a Hindu girl used to work in a well of family. Gradually the son of that homemade relationship with her and used to physically exploit her. It was disclosed and the UP members gave decision to arrange the marriage. Puja's family did not agree but the society bound them to do that. After the marriage the family members along with the husband started immense torture on her. She was bound to pray <i>nama</i> (Muslim prayer), bound to take beef (prohibited in Hindu religion) and many types of mental and physical torture. Now she is passing a inhuman life because neither her Hindu society will accept her if she returns to father's home nor the Muslim society is behaving well with her.</p>	<p><b><u>Six years girl Rina is raped !</u></b></p> <p>Gaibandha Polashbari Betkapa union Village-Raoti norail</p> <p>Rita is a six years old daughter of a primary school teacher. One day she became raped by his cousin, a boy of 20 years old. The father (school teacher) was delivering the fact crying and said just after the incidence he went to police station and the OC was reluctant to take the case. The union member, chairman and other influential people of the village took the side of the boy surprisingly! Everyone were saying the boy would go to jail if the police file the case but no one was thinking what a inhuman task was it! At last the father of the girl contacted a higher ranked police officer and the case was filed. Now the case is going on. The family left the village and settled in Gaibandha city. They hope for the conviction of the boy so that the community will learn a lesson from that.</p>
--	--	--

Violence against women

Wife bettering is the most common scenario in *Monga* area. Some economic issues such as dowry demand are prominent.

Table 19: Scenario of wife beating in household

Wife beating scenario			
	Male respondents	Female respondents	Total
Wife beating happened regularly	57.1%(140)	56.3%(151)	56.7%(291)
Never happened	42.9%(105)	43.7%(117)	43.3%(222)
	100.0%(245)	100.0%(268)	100.0%(513)
Appeal place against wife beating			
	Police notice for violence (Frequency/percentage)	Shalish for against violence (Frequency/percentage)	
Yes	1.03(3)	37.1(108)	

N=291

Table 19 depicts that in 57 percent households wife beating is happening and 37 percent cases *shalish* were arranged regarding this. Only in 1 percent case police was called. That means *shalish* is more accessible to women. From FGD and KII record the details about wife beating scenario in *Monga* area comes out. They say, in 95% cases household wife battering is a common phenomenon. Main cause is poverty related chaos. Quarrel and as a result wife beating occurs when women express their demands. One woman said, “*Shala vat kapor dibar parosna to pagri poira biya korte gisile ken?, o kotha koilei dangadangi.*” (If you are unable to provide basic needs of your wife, you should not have got married.) The main cause of wife beating is poverty. Due to hardship husband or wife doesn't stay in good mood, as a result quarrel begins. “*After the river bank erosion the bolder of Clulmari no work is found. The male members used to gamble and do other anti social activities sitting idly. Women work hard for maintain the family. Many families are running like this. The husbands return home and beat their wife even if they don't prepare food for them. Some women have migrated to Dhaka for earning*”. Every after week or two or three times in a month wife beating happens. According to their voice, “*Shopta ontor jeko shomoshhay kila killi dangi dangi badhbei*”.

Usually wife beatings happen with very small issue suppose, wife puts much salt in curry, meal is not ready at the time of going paddy field, women talk a lot, women talk about their demand, children related chaos, chaos with in-laws, dowry demand, conflict in taking family decision, clash with neighbors, etc.

Impactsof violence against women are divorce and remarriage, separation for few months, physical injury, migration of female and male from family, pressure on grooms family (mental and monetary), Case and imprisonment of husband etc. (Source: FGD with Kurigram-Chilmari (Bojradiakhata ) with female group, char land, FGD with Rangpur, Gangachara, Laksmitari, Mahipur Village, female group and KII, care SHOUHARDO Program manager ).

The following cases reflect the scenario of violence against women.

Wench of Puti mari village wounded by women violence

Zila: Kurigram, Thana: Chilmari, Union: Hatithan, Village: Telipara

Frola lost her parents at the age of five. Since then she has been brought up in Traddes Hommes Foundation or Chinno Mukul (a donor organization in Chilmari, Kurigram). After passing S.S.C. one of the manager of the office arranged marriage with his vagabond nephew as she was an working lady. At the time of marriage she gave 35000 in the year 2004 to her husband. From mosquito net to tin of roof all were taken from this orphan girl. After marriage every day she became the subject to physical assaulting with whatever he gets near his hand either rod or anything. Her salary was snatched away. Her academic and cultural certificates were burnt. Once her hand was broken due to physical torture. Flora had to bear all costs of her children. Six times Salish were arranged but no change happened. Then the boy migrated to Dhaka and arranged another marriage. But when they came to know that he was a father of two children they denied. After getting this news she divorced her husband and is now doing nursing training with the help of that donor organization.

No way to skip from dowry

Zila: Rangpur, Thana: Gangachara, Union: Laksmitari, Village: Mahipur

It was an affair marriage and without demand the marriage was happened. Immediately after the marriage Rehana faced severe torture for dowry by brother-in-law and mother-in-law. They threatened if dowry is not paid she would be murdered. Her brother in law threaten one day, " You have captured my brother with your beauty and got married without dowry. We will destroy your beauty." Immediately after that acid was thrown on the girl at night and after long suffering in hospital she returned home. Her husband did not say any thing. The girl did not get any justice even after appealing in village *shalish* as there was no witness. After a few days she committed suicide.

Some girls must protest as change leader

Zila: Gaibandha, Thana:Polashbari, Union:Betkapa, Village: Raotynorail

Indu got married in a solvent family but had to give 30000 dowry at the time of marriage. The '*denmohor*' was fixed as 100000 but like thousands of girls it was kept only in document not in practice. They lived in an extended family. Just after marriage she found the mother-in-law had made conspiracy against her and the husband used to mete out physical and mental torture. One day while she was assaulted physically, she went to the police station and a case was filed against all family members along with her husband. It was her father's suggestion. The police took action and for getting bail they had to spend a lot of money. They sold out the motor cycle for this reason. The court gave decision to husband to repay the '*Mohorana*' and he had to do this by selling land. Even tins of their home roofs were sold. Now she made fixed deposit of the money and also the husband is remaining with her and she is a moneyed women. The mother- in-law and father-inlaw are now living separately and earn their livelihood by themselves. Mina says, the government has made law to protect the vulnerable girls. So girls should be aware of this.

Dowry demand is a common scenario in *Monga* prone area. To pass the ill days dowry is demanded from in laws and sometimes wives use to face even verbal and physical assault. So this section needs extra attention.

Table 20: District wise scenario of dowry transaction

	Kurigram % (n)	Rangpur %(n)	Gaibandha %(n)	Total
Mohorana practice at the time of marriage				
Not given	79.8(138)	82.7(143)	78.5(135)	80.3(416)
Partially given	20.23(35)	17.34(30)	21.51(37)	19.69(102)
	100 (173)	100 (173)	100 (172)	100(518)
Dowry given or taken at the time of marriage				
Yes	54.3(94)	57.2(99)	55.8(96)	55.8(289)
No	45.7(79)	42.8(74)	44.2(76)	44.2(229)
Total	100.0(173)	100.0(173)	100.0(172)	100.0(518)
Means of dowry collection				
Saved by parent	30.9(29)	24.2(24)	17.7(17)	24.2(70)
Managed by pawning from NGO or relative	42.5(40)	51.5(51)	60.4(58)	51.5(149)
Bride managed by earning	12.8(12)	11.1(11)	9.4(9)	11.1(32)
By mortgaging assets	13.8(13)	13.1(13)	12.5(12)	13.1(38)
Total	100.0(94)	100.0(99)	100.0(96)	100.0(289)
Condition of dowry giving				
At a time during marriage	64.9(61)	55.6(55)	75.0(72)	65.1(188)
Partially before and rest after marriage	35.1(33)	44.4(44)	25.0(24)	34.9(101)
	100.0(94)	100.0(99)	100.0(96)	100.0(289)
After marriage dowry demanded				
No	67.1(116)	65.9(114)	69.8(120)	67.6(350)
Yes	32.9(57)	34.1(59)	30.2(52)	32.4(168)
	100 (173)	100(173)	100(172)	100(518)

\*n=518 (married only)

The above table depicts the overall dowry transaction scenario in *Monga* prone area HH. It reveals that in 80 percent cases the HH practice is not giving the *mohrana* which is the law of Muslim community but practice of dowry demand is seen in 56 percent HH. In 52 percent cases guardians are collecting money by pawning from NGO or relatives. An innovative issue is seen that, in 11 percent HH respondents say that the bride manage the money by earning. In 65 percent cases, dowry had to clear at the time of marriage and 35 percent cases it was given by installments. Thirty two percent HH respondents allege that

even after marriage again dowry or money is demanded by any means though at marriage time it was given.

Here some dowry related informations are collected and compiled collected through qualitative methods.

**Reasons behind dowry practice:**

1. Earlier Mohorana was given to muslim girls and dowry to Hindu. Now from Hindu religion the culture of giving mohorana has been transmitted. No mohorana is given now a days.
2. With the increase of poverty and landlessness amount of dowry also increases
3. Bride`s parents target an eligible boy and offer dowry
4. For starting family life dowry is needed for any income generating works such as van or grocery
5. As just after marriage the couple becomes separated from in laws home so a piece of land or money for building a home is needed.
6. Sisters think they are losing every thing from father`s houses. So they should take dowry. They think their brother will enjoy father`s property. So they should take dowry at the time of marriage
7. From boy`s side if dowry is not demanded girl thinks there must be some problem in boy
8. If age is higher then dowry is greater
9. Complexion is black, dowry is higher
10. If daughter has any past relationship or incidence then dowry is the way to hide it
11. Low breed family members offer more dowry to get high status family member as groom
12. If the girl is not good looking , dowry is high
13. If the boy don`t demand dowry then neighbors and relatives think parents of girl some how convinced the boy and it is not fair, "*vabe baba ma tal diye vageiche jamai kimba chelere potaiya matha khaichi, tokhon man somman aro jay tai demand deyonni vala.*")
14. Another economic reason given for taking demand is, wedding cost is expensed from dowry money
15. After marriage the girl is tortured and abused like any thing unless and untill it is cleared. So it is wise to fix at marriage time and clear as soon as possible.

(FGD with female group, Ramna union and thanarhat union, Chilmari, Kurigra)

### Current Rate of Dowry for different category groom:

2<sup>nd</sup> marriage-15000-20000

Father doesn't have land, son is unemployed-15000

Father doesn't have land, son earns-2500

Father has 1 bigha land and son is an agro farmer-35000

Father has 2 bigha land and son is an agro farmer-50000

Son is a small service holder, suppose in NGO-100000

Son is a stable service holder, suppose driver of a company-200000

Son is a service holder of ARMY or Police-300000

15-16 years age are married for dowry (Indepth interview with in Barabala, Mithapukur, Rangpur).

Rate of dowry is increasing day by day. The below case focuses how does it effects the community.

### Trend analysis of dowry

14 years ago in 1<sup>st</sup> daughter`s marriage- 5000

9 years ago in 2<sup>nd</sup> daughter`s marriage- 7500

6 years ago in 3<sup>rd</sup> daughter`s marriage- 14000

years ago in 4<sup>th</sup> daughter`s marriage- 27000

For the last daughter now a demanding - 40000

( Gaibandha, Polashbari, indepth interview collect from a women who has 5 daughters)

The higher prevalence of dowry in the study area shows that dowry is obviously related with *Monga*. Higher incidence of poverty and *Monga*-prone situation is related with more dowry. Although the practice of dowry is shown everywhere in Bangladesh it has emerged in brutal forms due to dowry related violence in *Monga* prone area.

Some case studies can also depict the community scenario regarding dowry practices in *Monga* affected localities.

#### "I have bought your son by giving dowry"

Zila: Rangpur, Thana:Pirganj, Union: Ramnathpur, Village: Jamalpur

Shajeda was repending for taking dowry from her daughter in laws family. Moinul is the only son of Shajeda. At the time of marriage 50000 BDT was fixed as dowry and Shajeda was the main negotiator. So after marriage the wife pinches her in every step. One day Shajeda was telling to her son to do flexi load BDT 30 in her cell phone. At that time wife was standing beside and said, 20 BDT is enough, no need to load 30 BDT. Shajeda said, " I am saying to my son to load money, how dare you to give decision here." Then the wife replied, "No mother, he is no more your son now, because I have bought your son by dowry. So you have lost your right."

**Without dowry the family does not exist**

Zila: Kurigram, Thana: Chilmari, Union: Nayerhat, Village: Bojradiakhata

It was an affair marriage. Rebeka was very good looking and the boy became mad to marry her without any demand. The groom was a driver. Just after the marriage the close relatives started to spread rumours about how the bride, and her family has captured the groom and arranged the marriage without spending any money. Rebeka mentions, " My mother in law was saying to one of our neighbor, there must be some black magic done by the girl and my son could not escape from her." So after two months of marriage one day husband came to the wife and said, "the driving licence of mine is not real, so I need some money from your family." Gradually their demand was increasing, the intensity of torturing was increasing as well. After six month of their marriage Rebeka was bound to leave her husband's home.

**Gender specific Early Marriage scenario**

For girl early marriage is a common problem but in *Monga* area boys are not out of this.

**Chart 5: Early marriage scenario**

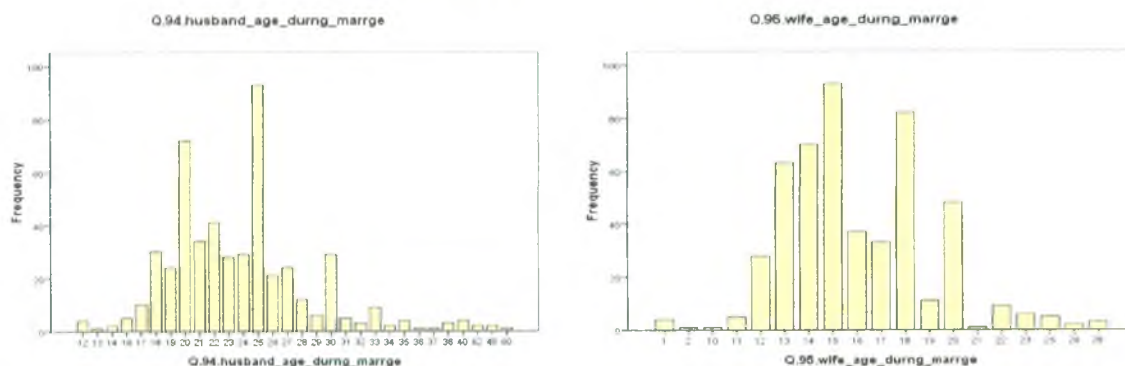


Chart 5 demonstrates that most of the boys get marry in 20 to 25 years age group and most of the cases girls get marry before 18 years.

Table 21: Early marriage scenario of male and female

Age during marriage	Age of husband during marriage				Age of wife during marriage			
	Kurigram % (n)	Rangpur % (n)	Gaibandha % (n)	Total	Kurigram % (n)	Rangpur % (n)	Gaibandha % (n)	Total
	28.3 (49)	27.7 (48)	29.7 (51)	28.6 (148)	61.3 (106)	65.3 (113)	58.7 (101)	61.8 (320)
Above 21 or 18 years	71.7 (124)	72.3 (125)	70.3 (121)	71.4 (370)	38.7 (67)	34.7 (60)	41.3 (71)	38.2 (198)
Total	100.0 (173)	100.0 (173)	100.0 (172)	100.0 (518)	100.0 (173)	100.0 (173)	100.0 (172)	100.0 (518)

\*According to BD government law, 18 years for girls and 21 years for boys is the minimum age of marriage. Here 518 respondents are taken out of 525 because rest of them are unmarried.

It is surprisingly observed from Table 21 that, not only female but also the male become the subject to early marriage in *Monga* area. In the case of male, about 30 percent HH respondents confess that they got early marriage and in the case of female respondents early marriage rate is in alarming form (62%). Among the three districts Rangpur is the highest (about 66%) in terms of female early marriage.

Chart 6: Reasons behind early marriage



(Source: FGD with female group, Khorkhoria village, Ramna union, Chilmari thana, Kurigram)

From the FGD Report on early marriage many interesting data come out which show vulnerabilities of women in *Monga* areas. Suppose, School dropping due to early marriage of Rebeke Habib Girls' High School, Gaibandha

# Drop out rate of Female students

Class 7 = 1 got married

Class 8 = 2 got married

Class 9 = 4 got married



Class 10 = 9 got married

After form fill up = 3 got married and they did not sit for SSC

Total Student = 45.

(Source: FGD with School teacher, Kunderpara union, Gaibandha)

*“Community people are the main responsible for school dropping. They say, what will happen after sending the girl to school. The ultimate consequence is marriage and doing family. So it is wise to practice the household activities rather sending daughter to school. These comments change the mind set of guardian and female student also”* (FGD with female, Bojrodiakhata, Kurigram)

### Case studies on early marriage

#### Married couple Sheuli and Jashim stop schooling and seeking job

Zila:Rangpur, Thana:Gangachara, Union:Kolkanda, Village:Alkismat

Sheuli was a student of class X. Suddenly her uncle offered to her father that he wants to make Sheeuli his daughter in Law but the condition is Sheuli’s father had to take the responsibility to establish his son Jashim. Then they agreed and marriage occurred. Sheuli dropped school and became housewife. Jashim passed S.S.C. exam. Now he is searching job and his uncle (Sheulis father) is ready to give 1 lac BDT as bribe for a job as daughter’s life is related with this. Sheuli did not attend S.S.C. exam and now passing time with uncertainty.

#### The marriage turns the girl psychologically sick

Zila: Rangpur, Thana:Mithapukur, Union:Barabala, Village:Poschim Barabala

When Anju was a student of class six a woman chose her for her son. The son had a shop in bazaar and age was 35. The parents did not pay heed to Anju and the marriage happened. Anju could not comply with the marriage as well as the changes of life due to marriage. After few days she started abnormal behavior and gradually the situation deteriorated. Finally she was taken to mental hospital and after a long treatment she became normal. Now she is 22 years old and said, “It was a terrible experience for me. Due to marriage I had to leave my school, friends, parents everything. But what I have got at the cost of my life?”

#### Age gap is 35 years!

Zila: Gaibandha, Thana: Polashbari, Union: Polashbari, Village: Jamalpur

Minu was a destitute girl of 15 years when she was sent to a better of family in her village. She was taken because the wife of the household head was sick. After six months the lady died leaving eight daughters and a son. Then the household head sent proposal to mother of Minu that if they agreed to give marry their girl to him , he would give them 15 decimal of land in black and white. The landless family could not refuse the offer and that marriage happened. Now she is a mother of daughter of 10 years and is spending a miserable life only for the security of food, cloth and habitation.

#### Early Marriage makes suffering the girl from childhood

Dist: Gaibandha, Thana: Fulchari, Union: Kanchipara, Village: Vasharpara

Rawson Ara begum is a 32-years old woman. She is a house wife. She has one daughter and one son of her own and two step son and daughter. Her husband was an agricultural laborer usually worked in other's land. She got married, many years ago when she was in class five. Then she lived in Fulchori village of Gaibandha. It is a char land of Jamuna River. Her family was very needy because dwellers of their village were affected almost every year. Maximum people were landless. Early

marriage is the result of poverty. Early marriage was very much practiced in that village. Girls were forced to marry elderly men, in childhood or teen age. Girls were forced but they can do nothing to resist early marriage. Because they are not growing as a skilled one as they can ensure their economic security. Rawson Ara is one of them. When she got married firstly with an elderly man. She was very much afraid to live with him and his family. Three years later she escaped from that home and got divorced and after some time she remarried with her present husband in "char Guabari". It is also a char of under Gaibandha in Jamuna River.

At that time her husband had 2 decimals of arable land. But for flood she lost that arable land, a pond, crops, many jackfruit, mango and other fruit trees, chicken and ducks also. After displacement, she forced to sell her household items and 2 cows at a very cheap rate. After flood she lost all her assets and her husband became landless and an agricultural labor. She and her family fell into a situation of extreme poverty. Her husband was the only earning member in her family and at that time it was quite difficult to survive. Her children had to discontinue their studies.

When her husband had no work and her family suffered from extreme hunger and starvation. Two years ago, they experienced flood again. And they migrated to another char of Jamuna. They are completely land less now. They reconstructed house on a land which ownership belongs two other one. Every month they have to pay to land owner with interest. Her husband cannot effort all that money. So he exerts pressure on her to bring money from her father. Her husband is workless maximum time in a year. But sometimes he goes to work in other's land in Gaibandha. Two years ago, when her family was flood affected...then she has given birth a child recently. Her new born baby was suffered by pneumonia and skin disease. But they could not take her to a doctor because transportation was impossible and they were landless/asset less. Fortunately her baby is still surviving but suffering from malnutrition. After all, she accepted all the miseries as her fate. And still expect that someday they will own a piece of land and settled life in a certain land and they will lead a steady life.

### 5.3.3 Disaster related vulnerabilities

Natural disaster adds woe to Monga situation. From the KII it is known that, in Kurigram, Vurugnamari was the flood prone area. The houses were submerged in such a way only the eyes of children were seen from windows just like the car of prisoners. Some men were going to receive relief by walking 3/4 miles. He came to know that the char of those people had been emerged but not yet enlisted in the map of Bangladesh so they had to collect relief from other places. The interesting thing is from which area they were taking relief was went under water and became disappear or vanish from the map (Source: KII, Journalist, Former, BBC Correspondent of Bangladesh).

The following information shows that Monga area is regularly affected by different types of disasters such as flood, riverbank erosion, drought, cold wave and so on. It is to note that every area is not prone to every disaster equally. The Table below shows the area wise disaster vulnerability as well as economic losses due to disaster.

Table 22: District wise experience of disaster vulnerabilities during last five years

	Disaster %	Damage of home %	Damage of shop or business %	Damage of furniture %	Damage of big Livestock (cow/goat) %	Damage of small livestock (hen/duck) %	Damage of crop field %	Damage of vegetable field %
Kurigram	Flood	94.8	13.9	17.3	17.3	12.1	32.9	11.0
	Riverbank erosion	57.3	22.9	12.1	12.7	7.6	27.4	10.8
	Drought	5.2	3.2	3.2	11.0	13.0	83.8	72.7
	Fog	2.2		.0	10.4	25.4	86.6	73.9
	Heavy rain fall	51.0	41.6	3.8	7.7	16.3	65.4	47.1
	Land becomes sandy						90.1	80.3
Rangpur	Flood	89.5	19.3	22.2	22.2	18.1	28.7	12.3
	Riverbank erosion	50.3	11.4	12.8	10.1	9.4	25.5	11.4
	Drought	2.3	.8	2.3	10.5	16.5	89.5	88.0
	Fog	.7		.7	17.8	30.1	76.0	79.5
	Heavy rain fall	27.3	28.7	6.6	13.2	17.4	71.9	58.7
	Sandy land						88.5	85.1
Gaibandha	Flood	89.7	23.6	19.5	27.6	9.2	35.1	9.8
	Riverbank erosion	52.3	12.8	7.	12.8	10.5	20.3	12.2
	Drought	2.5	.0	1.9	8.9	21.5	93.7	77.2
	Fog	3.1		1.3	28.9	45.9	66.7	64.8
	Heavy rain fall	11.1	45.9	6.5	10.2	19.4	67.6	65.7
	Sandy land						84.6	82.4
*multiple response counted								
Estimated Economic loss due to disaster of HH								
	Kurigram	Rangpur	Gaibandha	Total				
500-3000	24.6(43)	18.3(32)	19.4(34)	20.8(109)				
3100-8000	31.4(55)	38.9(68)	36.0(63)	35.4(186)				
9000-16000	25.1(44)	24.6(43)	27.4(48)	25.7(135)				
17000-30000	12.6(22)	13.7(24)	13.7(24)	13.3(70)				
31000+	6.3(11)	4.6(8)	3.4(6)	4.8(25)				
	100.0(175)	100.0(175)	100.0(175)	100.0(525)				

Table 22 highlights the district wise percentage distribution of HH by disaster affect in various forms during last 5 years.

Among the HH data, the harm of flood reveals the most casualty by damaging houses (95% in Kurigram, 90% in Rangpur and 90% in Gaibandha HH opinion), damaging crops (33% in Kurigram, 29% in Rangpur and 35% in Gaibandha HH opinion) and Livestock damage (12 % in Kurigram,18% in Rangpur and 9% in Gaibandha district HH opinion).

The casualty of Riverbank erosion is mostly seen in the case of damaging home (57% in Kurigram, 50% in Rangpur and 52% in Gaibandha district HH opinion), damaging shops or business (23% in Kurigram, 11% in Rangpur and 13% in Gaibandha, HH opinion) and damaging crop field (27% in Kurigram,26% in Rangpur and 20% in Gaibandha HH opinion).

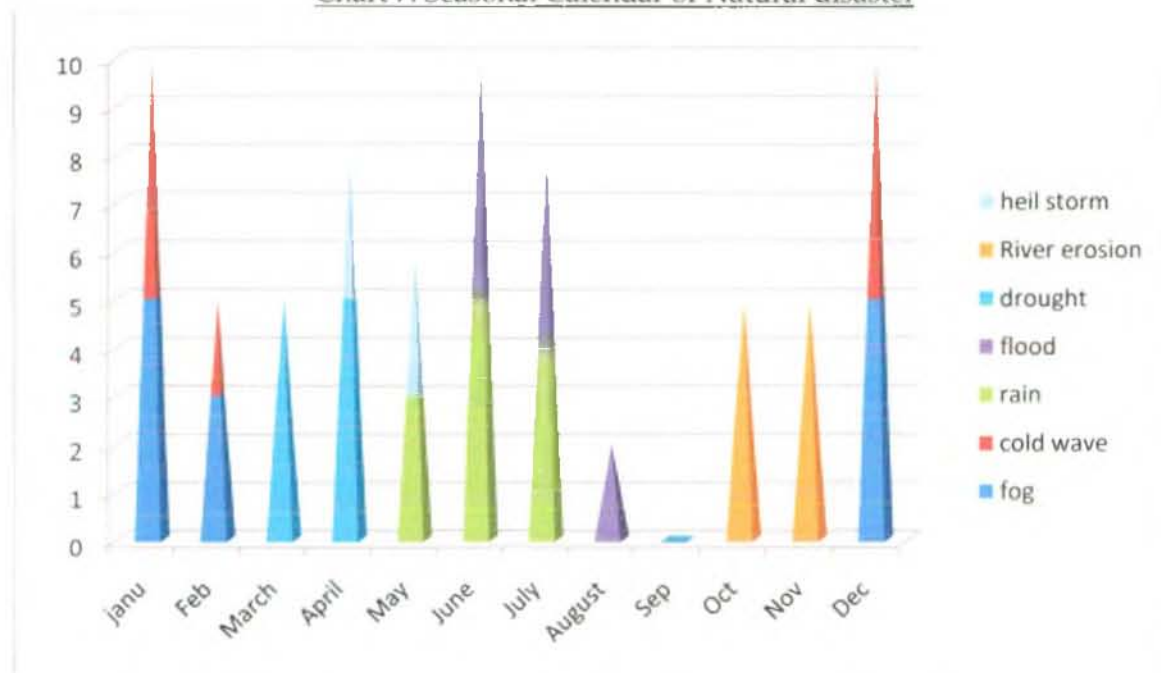
The sufferings of drought is mostly revealed in damaging crops (84% in Kurigram, 90% in Rangpur and 94% in Gaibandha ) and vegetables (73% in Kurigra, 88% in Rangpur and 77% Gaibandha HH opinion).

Fog mostly hampers crop production (87% in Kurigram, 76% in Rangpur and 67% in Gaibandha HH opinion) and vegetables production (74% in Kurigra, 80% in Rangpur and 65% in Gaibandha HH opinion).

Heavy rainfall also damages home and crop field. Becoming sandy land with the flow of river water is an another means of damaging crops and vegetable field which reveals in data.

The above figure pinpoints district wise percentage distribution of respondents' opinion about the monetary loss due to disasters during last five years. It is seen from the data that about 35 percent HH estimates the loss is below 8000 TK but 26 percent HH estimates the economic loss is between 9000 TK to 16000 TK. And 18 percent HH calculates the monetary loss is upto 30000 TK or more than that during last five years.

Chart 7: Seasonal Calendar of Natural disaster



Fog-Blue, Cold wave-Red, Rainfall-Sky-blue, Flood-Green, Drought-Violet, Orange-river erosion, hailstorm-white blue. Range 0-5. Source: Kurigram Male FGD, Bojradiakhata,

From FGDSs it is also known that During flood people have to build home on the street because homes are inundated. For 3-4 months flood creates job crisis. Savings and loan are the means to survive. Stealing increases, especially for livestock people have to keep wake at night. Every child suffers from diarrhoea because they drink polluted water from river. All poultry dies and cows fall to threat of disease.

Every year flood inundates the village and the people take shelter in school building. Flood water enters into room and people have to take shelter in high places for 8 to 20 days every year.

Due to flood river erodes every year. When they understand flood is coming then they let the livestock go by cutting the rope. The livestock also can swim and come up to the embankment. Boys aged 5 to 6 years in the char land are also very brave. In flood time people have to take shelter in rich people's home where home stead are raised. Some people live at banana boat also. Relief comes here at flood time. Army did well. They make embankment with sand bags.

Hundreds of projects of NGO have gone under water, suppose NGOs supplied Ring, slab for sanitary latrine but those sustained only for 1 or 2 years. Thousands of tree plants like Nim or Eucalyptus supplied by NGOs have gone in the river due to erosion. People are bound to sell chicken, cows and goats because during flood in rainy season most of the livestock getting death.

(Source: Gangachara Mohipur Village, FGD with female group, Rangpur-Gangachara , Mohipur Village FGD with male group, FGD with Kurigram-Chilmari (Bojradiakhata village) with male group, FGD with NGO officers, Gaibandha, )

Besides FGD report some interesting cases can also depict the reality of *Monga* vulnerability due to natural disasters. The following cases show the disaster vulnerabilities of the participants.

**Monowara is waiting to see the submergence of her homestead**

Zila: Rangpur, Thana: Gangachara, Union: Kolkondo, Village: Alekishamot

Monowara's home is situated outside the embankment so every day bit by bit the river is coming towards her homestead. She showed her paddy fields and vegetable yield in river bed and imagined happy past scenario. She said, "if you come next year Perhaps would not find my home. Now river has come to very near of my home. The river touches the bamboo platform of her homestead where they sit and take rest usually."

**River bank erosion turns many prince to pauper**

Zila: Kurigram, Thana: Thanarhat, Union: Hatithana, Telipara village

Father Nobiul Hazi was a large farmer of Telipara village of Chilmari, Kurigram. He owned minimum 40 -45 bighas of land and a bamboo garden. The garden was so big that he did his pilgrimage (Hazz) by selling the bamboos of the garden. Sokku was the elder son of Nobiul. At the time of Sokku's marriage huge big arrangement was done and 50 grams of gold were given to groom. But since the year 2000 bank erosion started and within a very short time they became pauper. The other 5 brothers of Sokku went away from home and started service in NGOs or doing business instead of agricultural work. Sokku does not know how to write so he falls in the most vulnerable situation. He is bound to be the boat man. The boat is not his own. He gets work maximum for 2 to 3 days a week and the daily wage is 150 BDT. He took loan from RDRS but after repaying this loan, they will not give him loan again because his transaction record was not smooth.

**Suddenly they discovered themselves floating on water**

Zila: Rangpur, Thana:Gangachara,, Union: Laksmitari, Village: Mahipur  
Mohipur is a flood affected village of Laksmitari Union. Every year when flood hits, the people take shelter in school rooms. In 2009 one night, Samsul and his family were sleeping and suddenly with a high force flood water started to enter into the room. Within few minutes the room was inundate by 4 to 5 feet of water and they discovered themselves floating on water. Their furniture, clothes and household accessories also floated away and those were never found later. With three sons and one daughter Samsul reached on a high place by swimming and saved their lives for that time.

**Monga is a by product of Riverbank erosion**

Zila: Kurigram, Thana: Chilmari, union: Nayerhat, Union: Bojradiakhata  
Shahida banu is a 45 year old woman. She is a house wife. She lives in Chilmari under Kurigram district. She has four sons and one daughter and her husband has been lost for more than five years. Someone says that he has migrated and someone thinks he has died in an accident and lost in river, but dead body was not found. Because after losing every thing (land, standing crops, livestock, trees) Shahida's husband became a little bit abnormal and for sometimes he used to do unusual activities. After losing land he became a landless labourer and her children had to discontinue their study. As a result, they have grown up as unskilled labourers and two of her sons got married. So now their economic crisis has been increased than it was before. One of her grand sons has died very recently. Now shahidas life became miserable due to lack of food, clothes and medical service and it becomes impossible to survive. Her younger son has gone to Dhaka as construction labourer and she is in tension for her daughter's marriage as all the sons are becoming separated. Shaheda said, "Monga is a by product of river bank erosion because if the river would not eroded we would not become landless and not fallen in such an uncertain situation."

**13 times river bank erosion in one's life time**

Zila:Kurigram, Thana: Chilmari, Union: Thanarhat, Village:Telipara  
Ilias ali was born in fifteen decade of the last century and now 60 years old in chilmari. He was the first child among his three brothers and three sisters. His parent had a happy life with their children. When he was ten years old he started crop cultivation with his father as he was a big farmer with 50 bighas of agricultural land. From his childhood the river began to erode and some rest of the land were distributed among the brothers. Some lands were sold at the time of sister's marriage. When one side of river submerges another side emerges and after few days the previous side again emerges. At that time they tried to identify their land but all time it is not possible due to Char grabbers. So gradually they become landless. As long as Ilias Ali could recall he observed at least 13 times erosion in his life time. At the same time the ups and downs of his own life is experienced.

The images below depict changes of direction of river jamuna and Brahmaputra over a certain course of time (5 years) which mostly affets chilmari and Sundargonj thana of Kurigram. These two images show the present (2010) and past (1005) distribution of Jamuna River channel along Chilmari. It is clearly shown that Chilmari is subject to river erosion severly at 83 degree east latitude.

The river depth decreases by the cause of sedimentation which causes flood and the river width decreases by the cause of river bank erosion from 2005 to 2010.

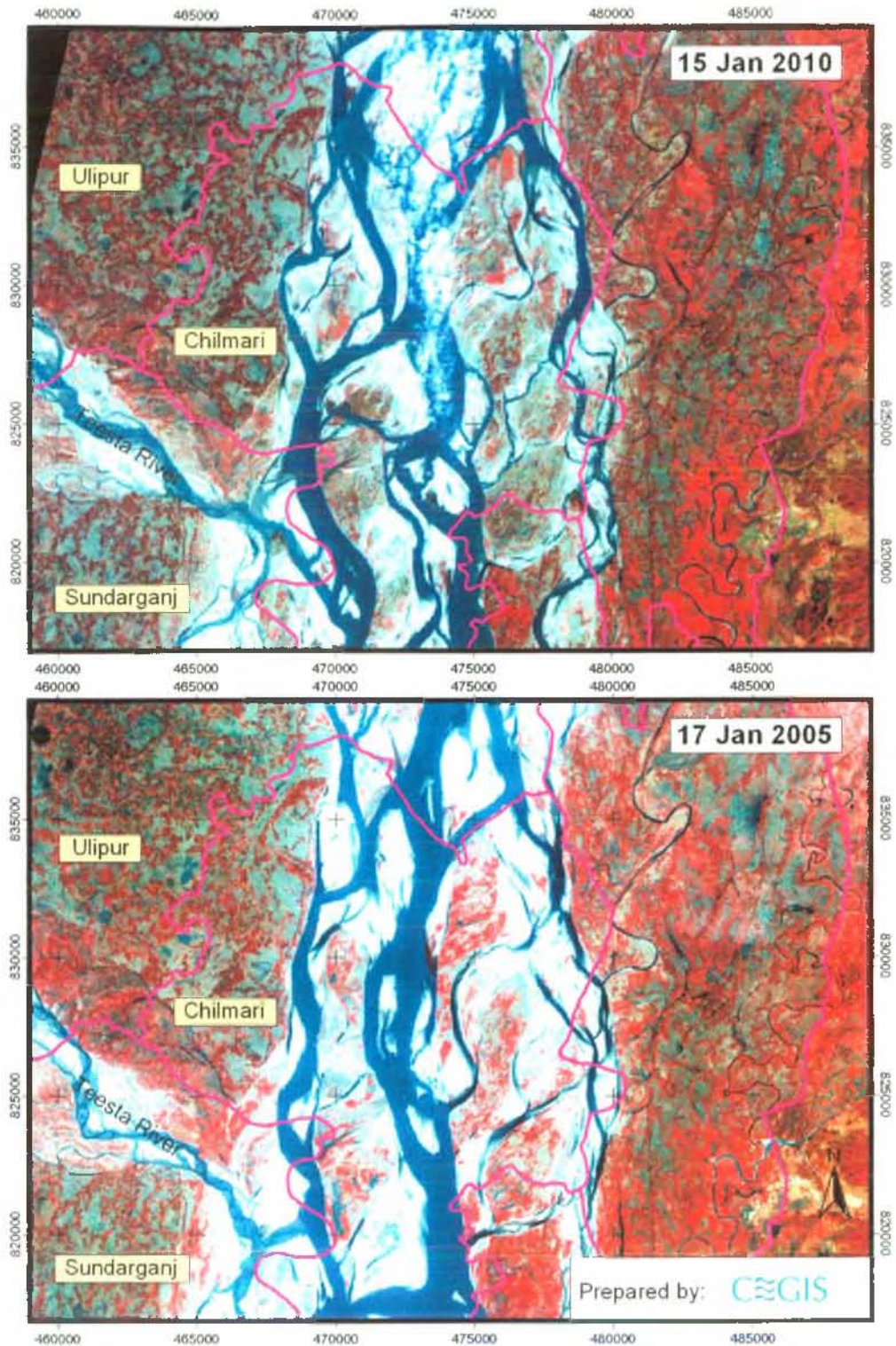


Image : 1 Satellite image on one study field (chilmari thana) to identify the situation of riverbank erosion



## 5.4 Adaptation Strategies of Households

*Monga* adaptation is the main focus of the study. Both institution initiated and community initiated adaptation measures are found infield. By analyzing qualitative and quantitative information some indicators have been identified that play a dramatic role in *Monga* mitigation. Before entering in presentation section a *Monga* adaptation Matrix can be developed for better understating which ultimately help to diagnosis the survey area adaptation situation.

Chart 8: *Monga* Adaptation Matrix



### 5.4.1 Increases Women Empowerment

The most tremendous event of *Monga* adaptation is that, being a part of traditional Muslim community women of the area come forward to *Monga* mitigation process which is also a general finding of trend analysis. Table 23 shows the scenario of women involvement in income generating activities .

**Table 23: Women involvement in adaptation process in *Monga* area**

	Kurigram% (n)	Rangpur% (n)	Gaibandha%(n)	Total
<b>Earning member of HH during Monga</b>				
	62.9(110)	50.9(89)	45.1(79)	53.0(278)
Only wife	10.3(18)	15.4(27)	17.7(31)	14.5(76)
Only child	2.3(4)	8.6(15)	10.3(18)	7.0(37)
None	6.3(11)	5.7(10)	8.6(15)	6.9(36)
Husband and wife both	18.3 (32)	19.4 (34)	18.2(32)	18.7(98)
	100.0%	100.0%	100.0%	100.0%
<b>Logic behind women outside work</b>				
Female is the only eligible person to work in household	26.5(9)	39.6(21)	41.2(21)	37.0(51)
Severe hardship bound female to go out side	41.2(14)	20.8(11)	17.6(9)	24.6(34)
If both works family runs well	32.4(11)	39.6(21)	41.2(21)	38.4(53)
	100.0(34)	100.0(53)	100.0(51)	100.0(138)
<b>Women Decision Making Power</b>				
<b>Women participation in family decision making (In case of NGO loan use) %(n)</b>				
	Male respondents	Female respondents	Total	
Women's decision is honored	80.2(199)	70.0(189)	74.9(388)	
Women's decision is not honored	19.8(49)	30.0(81)	25.1(130)	
<b>Total</b>	<b>100(248)</b>	<b>100(270)</b>	<b>518</b>	
<b>Women participation in political decision making (In case of vote casting) %</b>				
women can cast vote by her own choice	87.6%	90.5%		
women cannot cast vote by her own choice	12.4%	9.5%		

The above table reflects women empowerment and relationships with *Monga* adaptation process from different aspect. Thirty four percent HH data reflects that, women are working outside but scenario is the lowest in Kurigram (29%). In 75 percent cases women decision is honoured. Among the female respondents majority (90%) asserts that they are able to cast their vote by own choice.

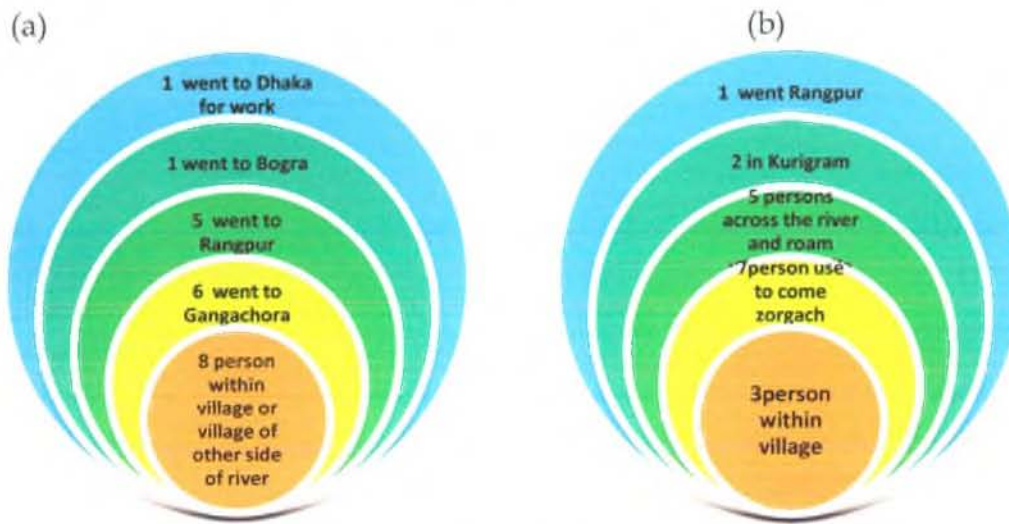
From the qualitative data it is also known that women of riverside village or staying on embankment usually go to other side of the river in char land to work. In Char land, working in vegetable fields are most common. Women use to confirm their work at evening because getting work is competitive because of scarcity of work.

Female's wage is less than that of male. Women get 60 BDT per day as wage whereas males get 100 BDT. In Rangpur, females use to work in Tobacco field. In the field, corn grows three times a year and those require huge women labourers. Even women cut threshers (chon) as fuel and sell, 1 BDT bundle. In harvest season, women work in corn or potato field and get 100-120 daily. In rainy season, they work in nursery and Aman paddy sowing. It is their pleasure to work together. NGOs are creating income generating works. Most of the houses possess livestock that are looked after by women. Young girls are going frequently to Dhaka, Narayanganj, Chittagong for working in garments. Some women sew bed sheet (*Katha*) and earn some money and get 40-50 tk. According to one respondent, *"It is good to remain busy in work. Otherwise female remain busy in unnecessary activities ("bodnam kori, chopa choltai thake, golpo, dangri, gul mari, e bari o bari ghuri, chogra kori, chogra mitai joto ajaira kam")* (Rangpur, Gangachara Thana, Laksmitari Union, Mohipur Village FGD with female group)

One woman participant says, *"Now a days man and women no one sit idly, the women wage is not less than 120 BDT in season. Even in rainy season there are lot of works. In char Aman are sowed, corn are reaped, jute are reaped and cleaned, Pulse are sowed and vegetable grows. Now a days, with the help of NGOs homestead are raised so flood do not hit with that much severity. But the main thing is idle persons can't collect food (oloshotar vat nai)".* (Source: KII, balashi ghat, Fulchori, Gaibandha)

Increasing women's mobility is the vital bench mark of women's participation in adaptation process. So the measurement women's mobility is important. The following chart shows women mobility of different study area.

Chart 9 : Women mobility increases empowerment



- (a) Mobility Mapping of women Alkismat village, kolkond union, Gangachora, Rangpur (8 participants, multiple respondents are counted)
- (b) Mobility Mapping of Khorkhoria, Kurigram, female group (10 participants, multiple respondents are counted)

5.4.2: Increase of labour wage in locality

Poor labour wage is one of the main reasons of *Monga*. Increase of labor wage is identified as an important adaptation strategy because of increasing labour demand against labour number which describes in following table.

Table 24: District wise wage (BDT) rate in different period of the year

Kurigram						Rangpur						Gaibandha					
Monga time		Harvest time		Monsoon time		Monga time		Harvest time		Monsoon time		Monga time		Harvest time		Monsoon time	
Rate	% (n)	Rate	% (n)	Rate	% (n)	Rate	% (n)	Rate	% (n)	Rate	% (n)	Rate	% (n)	Rate	% (n)	Rate	% (n)
1-30	2.8 (4)	1-50	.7 (1)	1-50	43.9 (54)	1-30	7.6(15)	1-50	1.0(1)	1-50	39.8 (37)	1-30	---	1-50	0.00 ( )	1-50	16.3 (13)
31-60	35.8 (51)	51-100	16.6 (23)	51-100	39.8 (49)	31-60	47.6 (50)	51-100	8.7 (9)	51-100	49.6 (46)	31-60	34.1 (29)	51-100	7.0 (6)	51-100	58.7 (46)
61-90	13.4 (20)	10-150	44.1 (61)	101-150	8.1 (10)	61-90	15.3 (16)	101-150	63.1 (65)	10-150	9.7 (9)	61-90	14.1 (12)	10-150	54.7 (47)	101-150	20.0 (16)
91-120	22.5 (32)	15-200	26.1 (36)	151-200	8.1 (10)	91-120	18.1 (19)	151-200	26.3 (27)	15-200	1.1(1)	91-120	25.9 (22)	15-200	34.9 (30)	151-200	5.0 (4)

12 1- 15 0	15.3 (22)	20 1- 25 0	12.3 (17)	201 - 250	---	12 1- 15 0	10.5 (11)	201- 250	0.0 (0)	20 1- 25 0	---	121 - 150	24.7 (21)	20 1- 25 0	1. 2 (1)	201 - 250	---
15 1 +	9.2 (113 )	25 1- 30 0	0.0 (0)	251 - 300	---	15 1 +	1.0 (1)	251- 300	1.0( 1)	25 1- 30 0	---	151 +	1.2 (1)	25 1- 30 0	2. 35 (2)	251 - 300	---
To tal	100. 0 (142 )		100. 0 (138 )		100. 0 (12 3)		100.0( 105)		100. 0 (10 3)		100. 0 (93)		100. 0 (85)		10 0 (8 6)		100 0 (80 )

\*n=A partial no of wage labor and others

Table 24 unveils percentage distribution of respondents by their daily wage rate by district. Among the opinion of Kurigram respondents during *Monga* most of the labourers (36%) get 60 TK to 120 TK per day, even 38 percent of them get below 60 TK per day and during harvest time 44 percent get 100 TK to 150 TK and about 40 percent get 150 TK to 250 TK.

In Rangpur, about 55 percent of the respondents get upto 60 TK per day as wage during *monga* whereas during harvest time 90 percent respondents get 100 TK-200 TK per day. Among the opinion of Gaibnadhha respondents above 50 percent people get 90 TK to 150 TK per day and during harvest time 90 percent labour get 100-200 TK per day.

During rainy season in Kurigram 80 percent respondents get upto 100 tk per day, in Rangpur 90 percent respondents get upto 100 tk per day and in Gaibandha 80 percent respondents get upto 150 BDT per day. It should be mention that when wage is lower as compared to other time the pressure of working is less, for example, working half day or working with relax.

The quantitative findings are also consistent with the qualitative findings. For instance, from FGD it is known that earlier labour was available in locality and the permanent labour was kept in big farmers' house. Now male labour is totally absent because all use to go to Dinajpur because they can work contact basis and get more wage. If male labour is found at the time of crop harvesting, minimum wage is 350 BDT daily. Women work as day labour. Earlier female worked for meal only but now during harvesting time a female labpurer demands 1 mound paddy with 1000 BDT and 1 shari, soap etc including daily food for the whele period of harvesting.

Box 9: Wage rate of physical labor in *Monga* area

Wage increment in course of time			
1980	1990	2000	2010
20	70	100	250

Wage Rate: different time and sex				
Time	Main land Male	Main land Female	Disaster land Male	Disaster land Female
During Monsoon	200	100	70	50
During Monga	200	120	100	70
During Harvest	250	200	150	120

Source : FGD with farmer, Gaibanda

## 5.4.3 Year round work in locality

*Monga* means no work and no pay in a certain period of time. Nearly six months of leisure and hardship in locality were found earlier. So year round working facilities is an imperative criterion in this regard. The following table shows that in some places year round working opportunity is seen but not equally in every place.

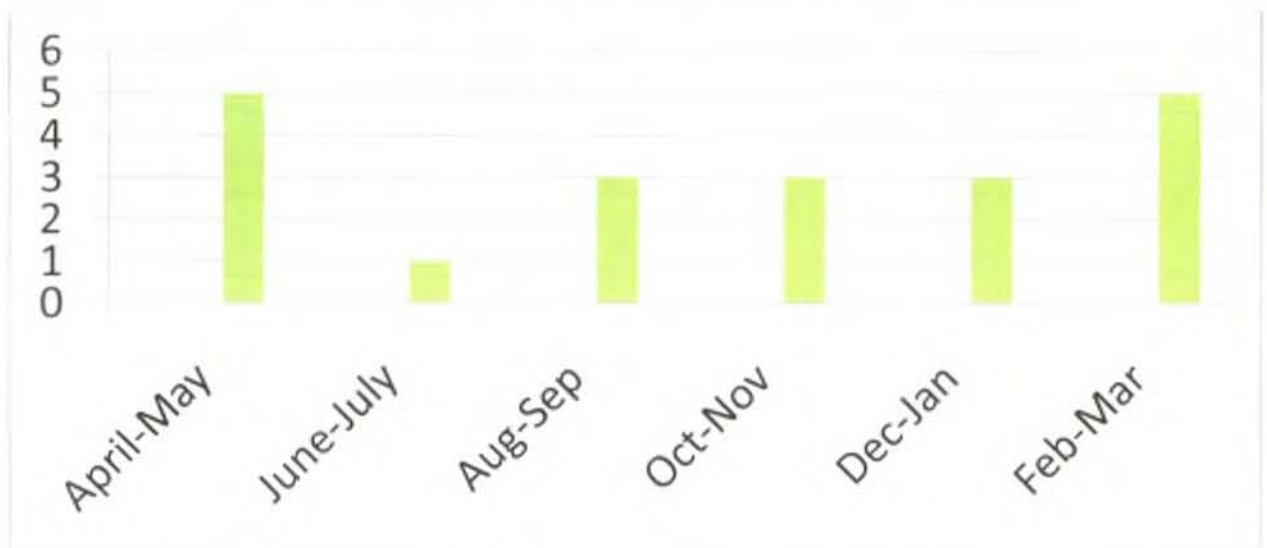
Table 25: District wise opinion of job availability by month in a year in locality

District wise distribution %(n)				
	Kurigram	Rangpur	Gaibandha	Total
Average 3 to 4 months in a year	23.4 (41)	3.4 (6)	16.0 (28)	14.3 (75)
Average 5 to 6 months in a year	50.9 (89)	68.6 (120)	42.9 (75)	54.1 (284)
Average 9 to 10 months in a year	24.0 (42)	25.1 (44)	35.4 (62)	28.2 (148)
Average 12 months in a year	1.7 (3)	2.9 (5)	5.7 (10)	3.4 (18)
	100.0 (175)	100.0 (175)	100.0 (175)	100.0 (525)

Table 25 presents that overall 54 percent respondents mention availability of locality job for 5 to 6 months in locality though in Rangpur 69 percent respondents agreed with this. On the other side in total 28 percent respondents assert that, job is available for 9 to 10 months in locality and in Kurigram district the percentage agreed with this statement is higher (35%). Assertion about year round work is negligible in all three districts.

From FGD Report on job security in locality it is known that from 1<sup>st</sup> week of Joishtho to last week of *kartik* (6 months) getting work is tough but not impossible. Work is available during *Agrahayan, Pous, Choitro* and *Boishahk* work . In *Magh* and *Falgun* there is heavy cold. Some time in this area no *Ongkurudgom* or Germination happened. Due to cold van or rickshaw pulling starts after mid day. In char land a little amount of Aman crops grow in *Ashar, Sraban* then males get work hardly 3 days in a week. Due to heavy rain fall other occupational group such as rickshaw puller or van puller can't go for work daily. From middle of Joihsthso to middle of *Kartik* (6 months) people have irregular work. Rest 6 months work is regular. But the final statement is, as many diversified works have been developed people don't starve like as before.(Gangachara, Mohipur Village FGD with female group and Gangachara, Mohipur Village FGD with male group)

**Chart 10: Seasonal Calendar of job security**



Source: Range 0-5, FGD, kurigram male group

**Description of the chart**

April and May: Jute, rice and other agro crop cutting

June and July: due to rainy season job is insecure

August and September: Sowing seeds in farm land, job security increases

October and November: Earth work of Government and NGOs starts

December and January: Due to fog and cold wave people can't go to work

February and March: Cleaning grass, herbs and shrubs of crop land, e.g. rice and jute

#### 5.4.4 Advance labour selling converted into regular labour selling

It is known from the FGDs that, advance labour selling was a widely discussed issue in addressing Monga situation. So it is needed to be discussed separately with a great emphasis. From the field data it is found that due to over supply of labour the concept of advance labour selling is reduced. In lean season for 5/6 days usually advance labor is sold. If advance labour is sold the wage is 80-100 BDT, but in normal time it is 200 BDT. Maximum for 10 to 15 days in a year they sell labour in advance (source:Khorkhoria, Ramna, Kurigram, Male group FGD).

In harvesting time, farmers give advance money to the labourers to engage them, in this case wage is same, suppose Tk. 200. So reverse situation is seen now (Source: Kurigram-chilmari Bojradiakhata with male group FGD and Gaibandha, FGD with farmer).

To justify the qualitative data quantitative data has been placed below.

**Table 26: District wise Scenario of Advance labor selling**

Situation of advance labour selling				
	Kurigram %(n)	Rangpur%(n)	Gaibandha%(n)	Total
No advance labour sold in this season	93.7(164)	88.6(155)	90.9(159)	91.0(478)
Advance labour is sold in this season	6.3(11)	11.4(20)	9.1(16)	9.0(47)
	100.0(175)	100.0(175)	100.0(175)	100.0(525)
Wage of advance labour selling				
Equivalent to regular wage	72.7 (8)	70.0(14)	75.0(12)	72.3(34)
Less than regular wage	27.3 (3)	30.0(6)	25.0(4)	27.7(13)
	100.0(11)	100.0(20)	100.0(16)	100.0(47)
Quantity of advance labour selling				
1-10 days	27.3(3)	75.0(15)	50.0(8)	55.3(26)
11-20 days	36.4(4)	10.0(2)	18.8(3)	19.1(9)
21-30 days	36.4(4)	15.0(3)	31.2(5)	25.5(12)
	100.0(11)	100.0(20)	100.0(16)	100.0(47)
Nature of wage distribution				
wage is regularly paid to day labourer	85.6(125)	96.3(104)	97.9(95)	92.3(324)
Wage is not paid regularly	14.4(21)	3.7(4)	2.1(2)	7.7(27)
	100.0(146)	100.0(108)	100.0(97)	100.0(351)



Table 26 depicts one of the most significant issues of Monga area and it reveals more than 90 percent HH state that they don't sell labour in advance in this year and among the HHs who sells advance labor assert that in 72 percent cases it is equivalent to regular wage. It is also a good sign that 92 percent HH respondents assert that the payment is regular in Monga area.

#### 5.4.5 Live stock rearing becomes popular

Life stock rearing is discovered as one of the most popular adaptation strategies in Monga community. Both male and female are engaged in life stock rearing activities. Some times they are taking own initiatives and sometimes livestock is supplied by any organization. Nevertheless it is becoming an alternative to crop production. The following table depicts the picture of the livestock rearing.

Table 27: Ownership of Livestock

	District wise Livestock in HH				Gender specific Livestock in HH	
	Kurigram	Rangpur	Gaibandha	All HH	Male maintained HH	Female maintained HH
Owner domestic	27.4(48)	27.4(48)	32.6(57)	29.1(153)	30.6(151)	6.2%(2)
Sharecropper domestic	21.7(38)	25.7(45)	15.4(27)	21.0(110)	21.7%(107)	9.4%(3)
Owner poultry	33.1(58)	18.9(33)	24.0(42)	25.3(133)	26.0%(128)	15.6%(5)
Sharecropper poultry	4.0(4)	2.3(7)	1.1(2)	2.5(13)	2.4%(12)	3.1%(1)
Don't have any	34.3(60)	35.4%(62)	40.6%(71)	36.8(193)	34.7%(171)	68.8%(22)
*Multiple response						

Table 27 reflects that 29 percent HHs have cows or goats and 25 percent HHs have poultry. Among the female maintained HHs the percentage is very low (6.2%). A large no of HH respondents state that they are possessing livestock on contract basis (*adhi*).

From the qualitative data it is known that according to the people of riverside village or embankment dwellers, char land people are living in better position because the NGOs deliver livestock in every home but not supplying to them. Some people of this village take *adhi* of livestock like goat or cow from char land village like Joyrampur ojha, Ilsi or Shankar daho. NGOs prefer char land rather than villages of non char land for asset transfer.

(Source: Rangpur-Gangachara (Mohipur Village) FGD with male group)

Especially duck, chicken are sold during hardship and during rainy season in cheap rate. Other wise in flood and rain water diseases attacks them. Selling price of a chicken 100-120 BDT to middleman but in market it is sold in 150 BDT. Egg is 4 BDT in grocery and to middleman it is sold in 3 BDT. A cow is sold for 12000 BDT which is 20000 BDT in Dhaka. Milk 25 BDT per KG is sold at home but in bazaar it is 35 BDT.  
(Source: Khorkhoria, Ramna, Kurigram FGD with male group.)

#### 5.4.6 Handicraft making becoming popular

Monga means joblessness for a certain period. For this reason, handicraft making becomes popular as adaptation process among the initiatives of community, government and nongovernment organizations.

Table 28: District wise distribution of Involvement in handicraft making activities

HH Involve in handicraft making activities	Kurigram %(n)	Rangpur %(n)	Gaibandha %(n)	Total
No	91.4(160)	98.9(173)	96.0(168)	95.4(501)
Yes	8.6(15)	1.1(2)	4.0(7)	4.6(24)
Total	100.0(175)	100.0(175)	100.0(175)	100.0(175)

The above table shows that handicraft making activities in locality are not that much common. Only 5 percent households are engaged in this types of activities so far. From qualitative data it is known that women of Monga area can make bed sheet of *katha* for private use not as commercial basis. Women who don't go outside for working make *katha* or bed sheet. They get 50/60 BDT for stitching one piece of *khatha*. Those who can make flowers or design on sheet get 150 BDT for making per piece. From RDRS NGO, some people took training on '*Shoto ronji*' making and they are supplying now commercially to market, but the percentage is very low. Other NGOs are also trying to work on it. In every village, there are some traditional families who use to do this type of works. In most cases, handicraft maker work as part time or seasonal workers, for example, in rainy season when agro based works are remained paused that time they make handicraft materials.

(Source: Rangpur FGD.)

The below case study reflects the story of a handicraft family.

**Craftsmanship of Parvin's family**

Gaibandha district

Polashbari union

Raoti norail village.

Parvin got married in 2005 and after that she entered into a new world, the world of handicraft making. She came from a agricultural family and now days is passing by making handicrafts (*dali, topa, kula, chala, polo*) etc. Each and every member of this family knows this work. But they do it as a part time business . They do agricultural work as well. After marriage she learnt how to make these handicrafts. In rainy season, when agricultural work is paused they make the handicraft goods in huge quantity and make a stock of those. In harvesting time, they do business a lot because the demand of some items increase that time. Besides this they remain engage in this work throughout the year but not as full time. Many families and business men order in advance for the goods. Parvin describes, by one bamboo 5 *dali* (big bamboo bowl for keeping rice) can be made. One bamboo costs 60 BDT. One *dali* making cost is 12 BDT. They can easily sell one *dali* in 25 BDT. So using 60 BDT they earn 125 BDT. 50 *Dali* is sold minimum in a week. So, 650 BDT is earned in a week and 2600 in a month. But in business season it is more than that.

## 5.4.7 Availing Government provided facilities

Government provided safety nets and training programme opens the horizon of adaptation to combat *Monga* vulnerability. The following data reflect that government services are provided to *Monga* affected community to fulfill their basic needs. In some cases the service is satisfactory, sometimes is not but it works as a strong adaptation strategy.

Table 29: Evaluation of Government safety net and others facilities

District wise evaluation					Male and female respondent based evaluation		
Level of Satisfaction	Kurigram %(n)	Rangpur %(n)	Gaibandha %(n)	Total	Female respondents %(n)	Male respondents %(n)	Total
<b>Safety net Service( VGD Card )</b>							
Highly satisfactory	5.7(10)	3.4(6)	1.7(3)	3.6(19)	4.4(12)	2.8(7)	3.6(19)
Moderately Satisfactory	29.7(52)	28.0(49)	25.7(45)	27.8(146)	27.7(76)	27.9(70)	27.8(146)
Not satisfactory	64.6(113)	68.6(12)	72.6(127)	68.6(360)	67.9(186)	69.3(174)	68.6(360)
Total	100.0(175)	100.0(175)	100.0(175)	100.0(525)	100(274)	100(251)	100(525)
<b>Education service</b>							
Highly satisfactory	9.7(17)	11.4(20)	9.1(16)	10.1(53)	10.6(29)	9.6(24)	10.1(53)
Moderately Satisfactory	38.9(68)	57.7(10)	60.0(105)	52.2(274)	53.6(147)	50.6(127)	52.2(274)
Not satisfactory	51.4(90)	30.9(54)	30.9(54)	37.7(198)	35.8(98)	39.8(100)	37.7(198)
Total	100.0(175)	100.0(175)	100.0(175)	100.0(525)	100(274)	100(251)	100(525)
<b>Health Service</b>							
Highly satisfactory	6.9(12)	4.0(7)	2.9(5)	4.6(24)	5.1(14)	4.0(10)	4.6(24)
Moderately Satisfactory	45.7(80)	45.1(79)	54.3(95)	48.4(254)	52.6(144)	43.8(110)	48.4(254)
Not satisfactory	47.4(83)	50.9(89)	42.9(75)	47.0(247)	42.3(116)	52.2(131)	47.0(247)
Total	100.0(175)	100.0(175)	100.0(175)	100.0(525)	100(274)	100(251)	100(525)
<b>Agricultural Assistance</b>							
Highly satisfactory	.6(1)	.6(1)	1.7(3)	1.0(5)	1.1(3)	.8(2)	1.0(5)
Moderately Satisfactory	21.7(38)	16.0(28)	21.7(38)	19.8(104)	20.8(57)	18.7(47)	19.8(104)
Not satisfactory	77.7(136)	83.4(146)	76.6(134)	79.2(416)	78.1(214)	80.5(202)	79.2(416)
Total	100.0(175)	100.0(175)	100.0(175)	100.0(525)	100(274)	100(251)	100(525)

Law and order service(Shalish)							
Highly satisfactory	6.3(11)	6.9(12)	9.7(17)	7.6(40)	7.3(20)	8.0(20)	7.6(40)
Moderately Satisfactory	46.9(82)	48.0(84)	67.4(118)	54.1(284)	55.1(151)	53.0(133)	54.1(284)
Not satisfactory	46.9(82)	45.1(79)	22.9(40)	38.3(201)	37.6(103)	39.0(98)	38.3(201)
	100.0(175)	100.0(175)	100.0(175)	100.0(525)	100 (274)	100(251)	100 (525)
Loan disbursement service							
	.6(1)	.6(1)	.6(1)	.6(3)	.7(2)	.4%(1)	.6(3)
Moderately Satisfactory	12.0(21)	8.0(14)	8.0(14)	9.3(49)	9.1(25)	9.6(24)	9.3(49)
Not satisfactory	87.4(153)	91.4(160)	91.4(160)	90.1(437)	90.1(247)	90.0(226)	90.1(473)
Total	100.0(175)	100.(175)	100.(175)	100.(525)	100 (274)	100% (251)	100 (525)

Table 29 highlights percentage distribution of evaluating government intervention programs from various aspects in *Monga* prone area by gender and district. Overall 32 percent of the respondents irrespective of gender and district are satisfied. In the case of education service 62 percent respondents are satisfied.

In the case of health service 53 percent respondents are satisfied. In the case of agriculture related service only 21 percent respondents are satisfied. In the case of law and order implementation 62 percent respondents are satisfied. In the case of loan disbursement only 10 percent respondents are satisfied.

From the qualitative information it is known that for *Monga* alleviation government Policies are adopted. In 2008 after assisting the *Monga* situation from planning commission the suggestion was given to provide direct cash support to resist *Monga* situation due to seasonal unemployment. On the basis of the number of poor households, equitable distribution of SSNPs across the regions were suggested to provide. Creation of seasonal and temporary employment were also included in the policy. The effective suggestions from the government side are given below-

- strengthening the SSNPs in the poorest and remote areas of the Divisions where the most hard-core poor are concentrated.
- within each poorest Upazila, increase the coverage of Old-Age Pension Scheme. Money should be diverted from other nonfunctional SSNPs operated

on national basis. For such Upazilas, the coverage of other SSNPs (e.g. the employment generation programmes and SSNP funds for all types of women development including maternity voucher scheme) may also be expanded with a particular focus on gender dimension.

- Undertake, at the national level, an inventory of all SSNPs which are in operation and review their progress and effectiveness in reaching their intended beneficiaries. SNPs, which are inefficient in their delivery measures should be discontinued that will free government resources for use in distressed Upazilas.
- Government should create job opportunities in Monga areas during the offseasons when

there is no agricultural works. A support to migration for the people of Monga can be created (Source KII with Director, Planning Commission, Ministry of Planning, GoB)

Some case studies of safety net beneficiaries can be displayed below.

<u>Struggling Kohinur with the assistance of Government Safety net</u>	<u>Saleha, the only support of the family consist of 5 members</u>
<p>Zila: Gaibandha Thana: Fulchori Union: Kamarzani Village:Kunderpara</p>	<p>Zila: Kurigram Thana: Chilmari Thanarhat union Hatithana Village</p>
<p>Kohinur Begum at the year of 17 got married with a vagabond. At the time of marriage 20000 BDT was paid as dowry aiming to engage the boy to any income generating work. But within a very short time the boy anticipate the money as he was addicted in <i>gaza</i> and <i>phencidile</i>. Meanwhile Kohinur became the mother of one child. Then Kohinur took loan from NGO and tried to establish his husband again. Life was passing with suffering and Kohinur shouldered the responsibility of family by working in a NGO as cook. Then her 2<sup>nd</sup> child was born and she had to leave her job. In this ill days her husband left the two children (one is 3 years and another is 8 months) along with their mother. He went to Dinajpur and again got married by taking 16000 BDT dowry. Kohinur became helpless. She got the government safety net assistance of earth work in locality. Monthly she gets 3080 BDT and from that money 1080 BDT is saved in bank for future. Her elder boy is going to school and she bought a cow also. Though she had to pay 4000 bribe for getting the earth work but she is happy to get a regular income source for subsistence.</p>	<p>Hatithana is a village of Thanarhat Union of Chilmari Upazila, Kurigram. Saleha Begum, her husband and three children make the family. As her husband is disable and unable to earn she gets government safety net assistance. In a year 7 to 8 months they do road maintenance work and get 100 per day. In rainy season there are no alternative means to survive other than taking loan from money lenders. The interest rate is 20 BDT for 100 BDT. There are another types of loan she does, that is crop loan. If she takes 1 mound rice during Monga after 3 or 4 months she has to pay 1 mound rice return along with 1000 BDT. Besides government assistance she has to practice both of these coping measures. Saleha said, "As government arranged work for us we are not going to die but it is not adequate for maintaining a family." She was unable to bear the education cost of the son, so he dropped school. Moreover she has two daughters yet to be married. How the amount of dowry will be collected is the main anxiety of her now.</p>

To justify the quantitative data some informations from FGD with Safetynet Beneficiary Group can be shared here.

- a. Male and female labour are deployed
- b. In a year work runs for 7/8 months
- c. Re-contract roads, mosque renovation, plinth raising are most common work
- d. Women wage are less in any project. Women get 100 BDT daily where men get 150 BDT.
- e. Destitute women are selected and especially main bread earner is women in that household
- f. Some women are abandoned, some women`s husbands are ill and some women are widows.
- g. No beneficiary have own land, live on khash land or others land. Some respondents said they did not pay any money to any one for getting this job, but some said they gave bribe and some remained silent.
- h. The lean 4 months are maintained by either taking loan in cash or crop loan. (1 mound rice taken and returns 1mound paddy and 1000 BDT or for 100 BDT pay 20 BDT per month)
- j. They are not able to send their child to school
- k. In case of illness go to go health complex. If any complex diseases occur they become penniless to do treatment.
- l. The most crucial thing is their daughter`s marriage. Because they don`t have any savings to arrangement marriage and fulfill the dowry demand ( Source: Kurigram, Thanarhat union, Hatithana village mixed safety net beneficiary group).

PRIME is a successful and largest government project for Monga eradication. Some of their adapataion programmes can be shared below.

**Box 10: PRIME oriented GO safety net**

**Safety net**

In case of safety net program, in his union population is 62000. Minimum 30000 people are very poor and should be safety net beneficiary. Government is distributing VGD card 1500. 72 old age benefit cards. 100 days cash program, In 2009, 1200 cards were sent but In 2010, 600 cards are sent. National service is also running here, where 1 person from every house hold will get job and will get 6000 monthly salary.

Government is giving subsidy in paddy season or jute season, on Diesel, fertilizer, seed, power tiller etc. 7000 marginal farmers, including share cropper has got subsidy this year for taka 800. In the case of Jute 3000 marginal farmer has got for BDT 200 as subsidy (Source: KII with UP Chairman, Thanarhat Union, Chilmari, Kurigram).

**Micro credit**

In 2006 PRIME (Programmed Initiatives for *Monga* Eradication) project was started in Lalmonirhat and from 2007 it has been covering five districts of Rangpur region. Dr. Baqui kahalili made the base line survey of the program.

PRIME is mainly a micro credit program to eradicate *Monga* where government with the help of donor organizations provide loan to the poorest of the poor Flora very low interests through local NGOs. They are providing emergency loan in 1% interest rate.

Starting from cash for work now IG activities, disaster management projects, health and skill development, market access projects are working in the name of PRIME and LIFT.

When PRIME project started 70% people had to starve, 20% were little fed and 5% were fed properly. Now the situation is reverse. Now 3% to 5 % people are vulnerable because of their disability or old age. More or less 95% people eat twice a day.

In the evaluation report it is seen that, in the year 2006 which member used to dug soil in cash for work project in 2011 he is able to maintain generator at home. In micro level Cultivation loan is creating job facility but in macro level it is ensuring food security of the country.

(Source: KII with Prime Project Coordinator, PKSF).



Availing Government Health Services

Percentage distribution of receiving GO health service facilities of households are depicted below.

Table 30: District wise Treatment receiving place

	Kurigram % (n)	Rangpur % (n)	Gaibandha% (n)
Union health centre	21.1 (37)	18.9(33)	21.7 (38)
Upazila health complex	69.7(122)	52.6(92)	35.4(62)
Doctor chamber	31.4(55)	58.9(103)	48.6(85)
Pharmacy	26.3(46)	37.1(65)	32.0(56)
From <i>kobiraj</i> (herbal treatment)	15.4(27)	12.0(21)	26.9(47)
Magician ( <i>ojha/fakir</i> )	9.1(16)	2.3(4)	19.4(34)

\*Multiple response

Table 30 shows that in Kurigram and Rangpur districts above 70 percent respondents use to visit government hospitals and health complex but in Gaibandha the percentage is near 50 percent. In Gaibandha about 50 percent respondents prefer to visit doctor's chamber. Taking medicine from pharmacy is also common (about 32%).

Availing Government Educational facilities

Education facilities provided by government schools are popular in villages. Table 31 shows that overall 75 percent HHs get free school facilities but 25 percent HH children are sent to private *Madrasa* or private schools which have some additional expense.

Table 31: Means of bearing academic expense

Means of schooling	Kurigram	Rangpur	Gaibandha	Total
Private school or madrasa	28.0(23)	26.1(30)	21.4(27)	24.8(80)
GO or NGO free school	71.9(59)	73.9(95)	78.6(99)	75.3(243)
Total	100.0(82)	100.0(115)	100.0(126)	100.0(323)

## 5.4.8 Availing NGO provided opportunities

Besides government NGOs play a vital role in *Monga* adaptation process. Mainly they are working in the field of microfinance and income generating activities, asset transfer, social welfare etc. The sector wise evaluation of NGO provided facilities is depicted below in Table 32.

Table 32: Evaluation of NGO provided facilities

District wise evaluation					Male and female respondent based evaluation		
Level of Satisfaction	Kurigram % (n)	Rangpur % (n)	Gaibandha % (n)	Total	Female respondents % (n)	Male respondents % (n)	Total
<b>Micro credit service</b>							
Highly satisfactory	3.4(6)	4.0(7)	5.1(9)	4.2(22)	5.5(15)	2.8(7)	4.2(22)
Moderately Satisfactory	39.4(69)	35.4(62)	41.7(73)	38.9(204)	37.2(102)	40.6(102)	38.9(204)
Not satisfactory	57.1(100)	60.6(106)	53.1(93)	57.0(299)	57.3(157)	56.6(142)	57.0(299)
Total	100.0(175)	100.0(175)	100.0(175)	100.0(525)	100 (274)	100(251)	100(525)
<b>NGO School service</b>							
Highly satisfactory	14.9(26)	5.7(10)	8.0(14)	9.5(50)	11.3(31)	7.6(19)	9.5(50)
Moderately Satisfactory	36.6(64)	50.3(88)	57.7(101)	48.2(253)	44.5(122)	52.2(131)	48.2(253)
Not satisfactory	48.6(85)	44.0(77)	34.3(60)	42.3(222)	44.2(121)	40.2(101)	42.3(222)
Total	100.0(175)	100.0(175)	100.0(175)	100.0(525)	100 (274)	100(251)	100 (525)
<b>Health service (sanitary latrin, vaccination, check up, medication etc.)</b>							
Highly satisfactory	15.4(27)	8.0(14)	10.9(19)	11.4(60)	9.9(27)	13.1(33)	11.4(60)
Moderately Satisfactory	41.7(73)	40.0(70)	40.0(70)	40.6(213)	43.1(118)	37.8(95)	40.6(213)
Not satisfactory	42.9(75)	52.0(91)	49.1(86)	48.0(252)	47.1(129)	49.0(123)	48.0(252)
Total	100.0(175)	100.0(175)	100.0(175)	100.0(525)	100 (274)	100(251)	100 (525)
<b>Awareness building</b>							
Highly satisfactory	6.3(11)	9.7(17)	17.7(31)	11.2(59)	12.8(35)	9.6(24)	11.2(59)
Moderately Satisfactory	43.4(76)	41.1(72)	32.6(57)	39.0(205)	39.1(107)	39.0(98)	39.0(205)
Not satisfactory	50.3(88)	49.1(86)	49.7(87)	49.7(261)	48.2(132)	51.4(129)	49.7(261)
Total	100.0(175)	100.0(175)	100.0(175)	100.0(525)	100 (274)	100(251)	100 (525)
<b>Asset Transfer service</b>							
Highly satisfactory	7.4(13)	9.7(17)	15.4(27)	10.9(57)	11.3(31)	10.4(26)	10.9(57)

Moderately Satisfactory	19.4(34)	17.7(31)	29.1(51)	22.1(116)	21.2(58)	23.1(58)	22.1(116)
Not satisfactory	73.1(128)	72.6(127)	55.4(97)	67.0(352)	67.5(185)	66.5(167)	67.0(352)
Total	100.0(175)	100.0(175)	100.0%(175)	100.0(525)	100(274)	100(251)	100 (525)
<b>Training and Income generating service</b>							
Highly satisfactory	2.3(4)	.0(0)	3.4(6)	1.9(10)	2.2(6)	1.6(4)	1.9(10)
Moderately Satisfactory	12.0(21)	4.6(8)	18.9(33)	11.8(62)	13.1(36)	10.4(26)	11.8(62)
Not satisfactory	85.7(150)	95.4(167)	77.7(136)	86.3(453)	84.7(332)	88.0(221)	86.3(453)
Total	100.0(175)	100.0(175)	100.0(175)	100.0(525)	100 (274)	100(251)	100 (525)

Table 32 shows district wise as well as gender wise percentage distribution of over all evaluation of non government intervention from various aspects in Monga prone area.

District and gender wise irrespectively,

In the case of microcredit delivery 43 percent HH respondents are satisfied.

In the case of education service about 60 percent HH respondents are satisfied.

In the case of health facilities and provided services 62 percent HH respondents are satisfied.

In the case of awareness building above 52 percent HH respondents are satisfied.

In the case of asset transfer 33 percent HH respondent are satisfied.

In the case of training and IG service about 14 percent HH respondents are satisfied.

The qualitative data provided by the participants can give the detailed scenario of NGO assistance for Monga community.

## Availing NGO Micro Credit

The KII discussion and FGD findings about micro financing facilities are shown in the following box.

### Box 11: NGO Micro credit disbursement

#### **Grameen Bank Activities**

1. Members start loan taking with 5000 but most of the members are having 8000-10000 taka loan.
2. Livestock, poultry, land mortgage, agriculture, small business and rickshaw or van purchasing is the main cause of micro credit reception.
3. 80% receiver is able to run the installment and 20% is defaulter.
4. The defaulters can't return loan mainly for two reasons: (1) Laziness, anticipate the money in unproductive purpose etc habitual cause; and (2) For facing disaster
5. 10% loan receivers take loan by concealing information.
6. By any means loan is collected, for example, suppose those who leave the place, they keep regular contact with family members and relatives. So loan collection rate is 97%.
7. Loan is given in the present of husband.
8. Always keep trying to bring the defaulters under the loan process if they even failed to return loan due to unavoidable circumstances like disaster.
9. In this area river bank erosion is the main cause of being defaulter. Many members used to take loan upto 15000 or 20000 but now it becomes tough for them to come under the loan process. If a small shop is established, it breaks or if start cultivation the land becomes eroded and go under water.
10. Besides that there are many success stories. Among 2807 members of his branch 3 stories can be mentioned.

Three remarkable stories can be explored in his 5 years working life in Chilmari, Kurigram.

**Story 1:** Rezia Begum got 'Raja Bed-o-ya' Price (funded by Thai queen) last year (2010). She started mobile SIM selling in 2006. After that she started flexi load business. After some days she learnt mobile servicing and took a shop at bazaar. After that she established a photocopy machine with printer at the corner. Then she established a grocery shop. Finally she established a photo studio. Now all the family members son, daughter, father, husband have been engaged in her business. Starting from taking 5000 taka loan now she is the receiver of 185000 taka loan.

**Story 2:** She was the habitant of embankment and river took everything of her. She took loan for taking land mortgage and started cultivation. Gradually she purchased some land and finally took a grocery shop in bazaar. Children are going to school. Starting with 5000 taka now she is the loan recipient of 135000 taka.

**Story 3:** She was also an inhabitant of embankment. She took loan for taking for share cropping, then took land mortgage and cultivate, then khili pan business started and now established a grocery shop at bazaar. Starting with 5000 taka now she is the loan receiver of 128000 taka.

#### **Reasons for taking loan of the recipients:**

land mortgage, livestock purchasing ,van purchasing, vegetable farming crops , paddy, potato farming, build home etc.

90% is having loan but 30% can use it properly

#### **Causes of not returning loan:**

If disaster destroys crop

If use loan is used in non productive field

If river erodes land. The KII says, " it is not easy to be hero from zero. When money comes to hand money itself creates the way out how they will go away. So very little percentage of loan recipients can be successful. But NGO s are trying and creating opportunities for them. Who works hard can be succeed. "Source: KII with Grameen Bank, Chilmari, Kurigram, Branch Manager (2006-2011)

Some inspiring case studies can be described where benefits of micro financing can be discovered.

<p><u>Sonali brings golden touch in her life with Asset Transfer</u>                  Zila: Gaibandha                  Upazila: Fulchari                  Kanchipara union,                  Rasulpur village                  Sonali was a simple house wife and passing her life with great suffering. Husband was sick so could not work. Brac asset transfer programme gave her 5 goats. She became engaged for whole day to look after those. After five years her home was full of goats. Because each goat breed of 2/3 goats a year. She sold those and bought cows. The cows are also breeding. In last Eid -ul Azha one cow was sold for 35000. This year she is planning to sell another cow in 120000 BDT. She Purchased 1 bigha land, 10 bigha share cropping is running. After the Eid a home, made of tin will be completed. Now a lot of vegetables grow in field and the cow eats those.</p>	<p><u>Home stead gardening makes Khuki solvent and self sufficient</u>                  Zila: Rangpur                  Thana: Pirganj                  Village: Jamdani                  Khuki and her group took loan from NGO and started homestead gardening. Earlier all of them used to work at peoples home as made servant but now they become self sufficient by producing nursery plants. One plant is easily sold in 5 to 10 BDT and it is great support for her family. The most important thing when at rainy season no one gets work Khuki don't sit idle because that time is more suitable for work. Beside nursery plantation they have started vegetable gardening and their neighbors buy from them. Saleha said, "The most important thing is, when we work together we enjoy a lot and we do the work with full of joy. We gossip and work and feel free compared to maid servant life."</p>	<p><u>Monju Rani becomes Queen with Brac Asset transfer</u>                  Gaibandha                  Betkapa union                  Raotinorail Village                  Monju Rani is a 25 years old widow. Her husband died suddenly leaving two daughters. Brac gave her 1 cow now it becomes in to two. Brac also gave 10 hens and now it increases in to 35 hens. She passes her ill days by selling eggs and milk. She uses to sell 8 to 10 eggs in a week. Each egg is 10 taka. She also feed egg to her daughters. She also sells cock and milk. Each cock is 150 BDT. She never sells hen. She keeps her cow at her bed room for risk of theft. She has a small room for keeping hens near to her bed room.</p>
---	--	---

### Availing NGO Asset Transfer

To get the perfect view of NGO asset transfer program a List of Asset transfer in one area by Researcher's Observation (Moddho para (Middle area), Raotinorail, Polashbari, Gaibandha) is done. There are five parts of the village. In one part among 40 HHs 33 beneficiaries were found who received either 1 cow or 2 goats. In some cases, 5 sheep were given or at least 10 chickens. The asset was transferred by BRAC and RDRS. The duration of getting asset is 2 years to 2 and half years.

Case Study of asset transfer can be evaluated in this regard.

**Nurbanu finds light in her life with CLP provided livestock**

Kurigra, Chilmar, Bozradia khata village

Bazradia is a river bank erosion prone char village of Chilmari Thana of Kurigram district. Due to *Mouga* hit area work of the main earning member of Nurzahan's family is very irregular and it became very tough to pull the family of 6 members. Under Char Livelihood Programme (CLP) of DFID, national NGO RDRS provided this family a cow and this cow becomes the most important asset of this family. Nurbanu said, "In char land it is very tough to collect the fodder but I spend my whole day to look after the cow because our present and future are depending on this." It gives 1.5 litres milk which is the main income source of the family. Because the price of 1 litre milk is minimum 35-40 BDT. The cow gave birth of a calf which is bringing up. Within next few years after getting more two calves the cow will be sold out and with that money their daughter's marriage will be arranged. Then the family will survive again with the milk produced from these calves.

**Availing NGO Awareness building Activities**

Awareness building is essential for successful adaptation. Due to awareness building activities some positive changes are seen in community, such as -

<p><b><u>Change in women's life due to NGO intervention:</u></b></p> <p>Changing Women Empowerment:          Now a days, women save money and give loan to husband in rainy days with interest. Mother chooses the husband or wife for daughter and son and decide dowry. Women go to market for choosing their own clothes. Birth control becomes popular, use of contraceptive or Put stick in hand for 3 years. Fifty percent wife put stick in many villages to protect conceivness of child . Livestock in every home and Savings practice increases.</p> <p><b><u>Success in women empowerment:</u></b>  <i>Hilla biye</i> has been decreased.          Age at marriage is increasing          Registry marriage is ensured          Age gap is decreasing          Wife beating is decreasing          Anti social offer is decreasing.          Wife abandonment is now reduced into 10% (FGD with NGO worker, Kumarzani, Gaibandha)</p>	<p><b><u>Positive changes on health issues:</u></b></p> <p>Every child takes vaccination          Every children takes de worming tablet          Every woman is aware of family planning and many are adopting different means of family planning.          Ring, slab toilet becomes common.          Tube well is seen every where          Unmarried female are supplied iron and vitamin tablet from brac          Pregnancy time check up and irons are supplied          Tube well 4/5 in every home          Ring slab toilet</p>
--	---

From the field the case of awareness building is derived which is shown below.

**Youth club of Afzalpur, Mithapukur (Rangpur) makes the first grower beneficiaries!**

Now some NGOs are doing well, especially many NGOs work on right based approach and creating awareness among the community people. An international NGO called VSO is working in Mithapukur and creates awareness among farmers community to get fair price and stop middle man ship in local market. They motivated the youth club members and raised awareness. Now in some villages directly trucks come at morning from big cities and collect vegetables and no middleman can get to share. Farmers sell vegetables directly to them and get higher price. Youths are determined to run this programme.

NGO Income Generating Activity is one of the vital parts of NGO work which assists in Monga adaptation process. From the qualitative findings through KII and Researcher's observation it is known that, for planning of any income generating activities 'Well being Analysis' of the locality is done first. In IG field, training on-poultry, livestock, vegetable gardening, tailoring and handicraft making is the most common. In Fulchari, Rasulpur under Shiree project different income generating activities are launched with training facilities, homemade food (Pickle, chanachur) training for 5 days and after that people have established shop. Primary ingredients are also supplied.

**NGO Health Service**

Health care services plays a vital role which is depicted through an interesting case collected from the remote area Kurigram.

**Chinno mukul (Trades hommes foundation) is a light of hope to the mother and children of Chilmari Kurigram District**

**Brief History :**

Switzerland government took the program in 1974 after post liberation war. In 1980, with the help of Switzerland government 100 bed hospital and out door dispensary was established. In 1991, the project ended and in 2005 the hospital became closed. Now a World Bank health and nutrition program is running. Doctor has been working here for 25 years.

**Service is provided:**

Give service to pregnant and post natal mother and child.  
Keep records of all mothers and children of 4 unions of kurigram.  
Identify malnourish children of 0-5 years and give service to them.  
Distribute reliefs in disasters.

**Problems of service providing:**

Patient doctor ratio is uneven  
In every day, 120 to 150 patients have to be served which is quite impossible. Some severe patients are

referred in Kurigram Sadar Hospital and even in Rangpur Medical with the cost of foundation. Do not take any check up and do not take nutritious food at pregnancy period: In 2010, 460 post natal cases was found among them 9 babies died as they were severely malnourished and low birth weight. Some babies were suffering from pneumonia, diarrhea, skin disease and fever. Mothers were suffering from anemia.  
Source: Health and nutrition program manager (WHO)  
Chief Medical Officer, Chinno mukul foundation, Kurigram

### Safetynet facilities:

In *Monga* area, some NGO safetynet programs provide miracle change in the community.

### CLP activities in One Village of Gaibandha: A Case Study

CLP (Char Livelihood Programme) is the most popular program done by any donor organizations in Monga area. The overall activities of one of the village of Gaibandha (Kamarzani union, Kunderpara village) district can be evaluated here.

Donor Role in adaptation :

Location, CLP (Kunder par village), Activities started-2005

Total HH: 380, Rich -7, Middle income-38, Poor-308. Mainly CLP is working here in five sectors- 1. Social Development 2. Infrastructural development (Homestead raising 3. Enterprise development (milk marketing, commercial fodder, poultry etc) 4. Livelihood development (asset transfer and training) and 5. Health and hygiene development

Asset transfer data (cow) =175, Latrine establishment=151, home stead raising=216, Seasonal loan=280, Deep tubewell-3, High school run by CLP with women dormitory, Awareness building (disaster preparedness, cleanliness), vatenary doctor's suggestion, Midwife training, earlier medical service was given. Many homes using solar supplied electricity by Grameen shokti costs 26000. Wife beating is reducing due to women empowerment. Arrange community fair, helps in milk and chicken marketing etc. CLP has also micro financing program which success rate is 100%. Seasonal crop loan is the most popular program. Agricultural revolution by developing corn production as well as boro cultivation.

Success story of Asset Transfer:

From asset transfer program of CLP through Gono Unnayan Kendro, Gaibandha branch Shakera and her husband Ibrahim got a cow, now they are the owner of six cows and their capital is 1.50 lac BDT. They take huge amount of land for share cropping and children are taking good educations. (FGD, with NGO Officers, Gaibandha, Fulchari, kamarzani)

From asset transfer program of CLP through Gono Unnayan Kendro (GUK), Gaibandha branch Shakera and her husband Ibrahim got a cow, now they are the owner of six cows and their capital is 1.50 lacs BDT. They take huge amount of land for share cropping and children are taking good educations. (Source: FGD with NGO Member.)

### NGO Education program

From researcher's observation and consultation with the community it is found that the BRAC, SKS and other organization-provided informal education is becoming very popular among the Monga community people. Especially BRAC School has created a craze and it is a competitive to get chance in BRAC school.



#### 5.4.9 HYV Crop Production

Production of high yielding variety crops work as adaptation measures to combat Monga. The following information collected through KII can provide the detail picture. Diversified crop production is seen in Monga area. There are mainly three seasons:

Kharip 1: Boishakh, joistho, Ashar (Saw Aman paddy and vegetables)

Kharip 2: Agrahayan, Magh, Falgun (Reap of Aman, Mastered ,Potato, Wheat, Corn and vegetables)

Robi : Choitro, (Boro and winter vegetable)

Main problem:

In paddy field *Mazra* insect and 100% protection is ensured

In Bringel another type of *Mazra* insect

In vegetable *pata kheko* insect

Village peoples` consciousness:

Usually we do meet every after 14 days and when the crop germinate from that time farmers should be conscience. But only 25% farmers are conscience and most of the farmers come when any problem occurs. They don` t keep regular communication.

They can` t remember what is said so same thing must be repeat every year.

Change of 18 years:

One crop field is transformed into 3 crops field

Crop production becomes very high, suppose in 1 bigha earlier 5 to 6 mound paddy was produced but now 20 to 25 mounds.

Disaster resilient crops have been innovated but in this area flood resilient paddy is not introduced. But BR-40/41 can be grown in huge water.

HYV has not been introduced here.

Fertilizer use:

Composed fertilizer =5%, Composed and chemical =20%, Chemical =75%

(source:KII, Upazila agriculture extension officer,Betcapa union, Polashbari, Gaibandha)

#### Emergence of alternative crop in char land

Once people used to die in *Monga* area from hunger. But now the situation is changing. Due to the invention of food resilient early crops and different variety of crops, bumper crops grow in chars and people do not die from hunger at least. HYV crop production introduced throughout the country including northern part of Bangladesh. Corn

production becomes popular in char area because the soil of char is appropriate for corn cultivation. Mix of sand and silt is appropriate for corn production. In 1956, he thought about introducing corn in Bangladesh before that Dr. Badruddoza established a corn institute in Panjab, Lahore (RAFAN CORN INSTITUTE). In mid 1980s, he started production in field of Bangladesh, especially in Char areas. Farmer can produce crops or vegetables three times in one land. "Coexistence of crop is also possible, for example, in paddy field we can also grow vegetables."

(Source: KII with Emirates scientist Founder chairman, Bangladesh Agriculture Research Institute, BARI)

The following case study supports the information mentioned .

Case of hardworking farmer

Zila: Gaibandha

Thana: Fulchoro

Village: Rasulpur

In Balashi, Fulchari, people were found coming back from chars and they are working very hard to grow pumpkins. Rabiul, a farmer, said, 40 men and 40 women are involving in this work after getting training. They are working from dawn to dusk to get a good result. The procedure is not so easy like the traditional farming. Many of the villagers became reluctant after training but some took the challenge. First a pit was dug into the sand bar, one metre deep and one metre in diameter. After few days four to six seeds are placed into the sack. One just sack filled with compost was placed in the hole. The compost pits are being carefully monitored over the long five months. They hope at harvest time they would able to reap up to ten grounds or pumpkins from each pit.

FGD provided seasonal calendar can give the details of crop production in field.

Chart 11: Seasonal Calendar of Crop Related work



Source: FGD with Mithapukur, Rangpur

#### 5.4.10 Migration as a popular adaptation measure

For fighting the lean season migration become as a popular adaptation measure. Since long migration is working as an adaptation measure but the dimension has changed course over time. From the KII it is known that at the harvest time people use to go to Comilla, Dinajpur or other places by reserving bus free of cost and after 20 days they return with wages. It is prohibited to carry people on trucks but they board on trucks because it reduces cost. Otherwise they will starve and die. There are some bazaar (*Hatt*) in Gaibandha, Rangpur and Kurigram where men are sold for three or four months and they are taken for construction work in different places of Dhaka, Narayanganj or Chittagong (Source: KII, Journalist, Former, BBC Correspondent of Bangladesh).

The quantitative data provides the detailed of migration related informations as well as the qualitative data supports the quantitative data.

Table 33: District wise distribution of migration as adaptation

	Kurigram%(n)	Rangpur%(n)	Gaibandha%(n)	
<b>Family member migration record</b>				
Member migrated from HH	30.9(54)	36.6(64)	37.1(65)	34.9(183)
Noone migrated from HH	69.1(121)	63.4(111)	62.9(110)	65.1(342)
Total	100.0(175)	100.0(175)	100.0(175)	100.0(525)
<b>Reason of migration from the HH</b>				
To repay Loan	9.3(5)	12.5(8)	49.2 (32)	24.6(45)
Family hardship	90.7(49)	87.5(56)	50.8(33)	75.4(138)
Total	100.0(54)	100.0(64)	100.0(65)	100.0(183)
<b>Place of Migration</b>				
Under Same division	22.2(12)	40.6(26)	9.2(6)	24.0(44)
Out of division in different districts	31.5(17)	26.6(17)	44.6(29)	34.4(63)
In big city	46.3(25)	32.8(21)	46.2(30)	41.5(76)
Total	100.0(54)	100.0(64)	100.0(65)	100.0(183)
<b>Duration of Migration</b>				
They migrate for whole year	20.4(11)	14.1(9)	32.3(21)	22.4(41)
They migrate for 2/3 months	44.4(24)	40.6(26)	33.8(22)	39.3(72)
They migrate for 5/6 months	35.2(19)	45.3(29)	33.8(22)	38.3(70)
Total	100.0(54)	100.0(64)	100.0(65)	100.0(183)
<b>Frequency of visiting home</b>				
Once in a month	16.7(9)	35.9(23)	20.0(13)	24.6(45)
Once in three months	64.8(35)	31.2(20)	50.8(33)	48.1(88)
Once in six months	18.5(10)	32.8(21)	29.2(19)	27.3(50)
<b>Profession of migrated worker</b>				
Working as rickshaw puller	22.2(12)	34.4(22)	18.5(12)	25.1(46)
Working as construction labour	42.6(23)	12.5(8)	32.3(21)	28.4(52)
Working as garment worker	14.8(8)	32.8(21)	13.8(9)	20.8(38)
Working as made servant or gate keeper	11.1(6)	6.2(4)	24.6(16)	14.2(26)
Working as other informal labour	9.3(5)	14.1(9)	10.8(7)	11.5(21)
Total	100.0(54)	100.0(64)	100.0(65)	100.0(183)
<b>Means of sending money at home</b>				
by village fellow	33.3(18)	7.8(5)	6.2(4)	14.8(27)
by mobile phone	25.9(14)	37.5(24)	63.1(41)	43.2(79)
by self while coming home	40.7(22)	54.7(35)	30.8(20)	42.1(77)
Total	100.0(54)	100.0(64)	100.0(65)	100.0(183)

Monthly sent amount				
400-1000	29.6(16)	28.1(18)	43.1(28)	33.9(62)
1100-2000	35.2(19)	25.0(16)	24.6(16)	27.9(51)
2100-3000	25.9(14)	7.8(5)	12.3(8)	14.8(27)
3100-4000	1.9(1)	9.4(6)	4.6(3)	5.5(10)
4100-5000	3.7(2)	15.6(10)	7.7(5)	9.3(17)
5000+	3.7%(2)	14.1%(9)	7.7%(5)	8.7(16)
Total	100.0(54)	100.0(64)	100.0(65)	100.0(183)
Positive changes of a migrated labor HH				
Maintain the family smoothly	94.4(51)	84.4(54)	76.9(50)	84.7(155)
Buy land or take mortgage of land	9.3(5)	10.9(7)	4.6(3)	8.2(15)
Buy cattle	13.0(7)	29.7(19)	47.7(31)	31.1(57)
Renovate or reconstruct home	16.7(9)	4.7(3)	1.5(1)	7.1(13)
Economic condition assessment of migrated HH				
HH are far solvent than others HH of community	3.7%(2)	3.1%(2)	.0%(0)	2.2%(4)
Runs smoothly	81.5%(44)	64.1%(41)	56.9%(37)	66.7%(122)
not so good	14.8%(8)	32.8%(21)	43.1%(28)	31.1%(57)
Total	100.0%(54)	100.0%(64)	100.0%(65)	100.0%(183)

Table 33 highlights one of the most important adaptation strategies: 'migration' related issues. Data indicate that about 35 percent respondents' HH members migrated to different places, and among those the migration rate from Gaibandha district is the highest (37%).

The majority (75%) of the respondents state that 'family hardship' is the main causes of migration and among them Kurigram district has the highest rate (91%). The other major cause is to repay loans (25%) and the Gaibandha district hits the highest point in this regard (49%).

In terms of destination, 42 percent respondents state that their family members migrate to big cities and 35 percent migrate different districts outside of their division. The tendency of migrating to big cities is the same in Gaibandha (46%) and Kurigram (46%) districts. Most of the migrants of Rangpur (41%) work under same division.

The above data focuses that migration for whole year is comparatively low (22%) rather for 2/3 months migration (39%) and 5/6 months (38%) is mostly seen. Majority (72%) of HH respondents mention that their family members visit home within 1 to 3 months on average and some (27%) of HH respondents report that their family members visit once in every 6 month on average.

The collected data reveals that all the migrated people are engaged in informal job sectors. Among them working as rickshaw puller (25%), working as garment worker (21%) and working as construction labour (28%) are mostly seen.

The most common means of sending money is discovered as by mobile (43%) and a big portion of the HH respondents say that migrated labourers bring money at the time they come home (42%). Eighty five percent respondents say that their family members migrate for maintaining their families smoothly. In 67 percent cases, respondents assert that the sent money from migrants workers help to run the HH smoothly.

KII and FGD about migration provide the following information related to average number of migrated people from the Monga area and their causes of migration.

From the bus Terminal of One Upazila of Kurigram Zila in Chilmari-Ullipur-Kurigram-Dhaka route total seat number is -

Chair coach=11 (10 -Dhaka, 1- Dhaka-Comilla-Chittagong)

Normal, with name =8 (6 Dhaka, 1-Narayangong, 1-Chitagong)

Normal without name/unanimous=4/5 with 40-45 Seat capacity (Chair coach=2+2,

Normal= 2+ 3, Unanimous=2+3)

In total=24 bus runs two times a day, in morning at 10.00 and night at 9.00. So in total 48(24\*2) buses runs daily which carries on average 250 people from one single terminal.

The chair coach name of the buses are Shamoli, Huq, Molla, Sharda, Joba, RV, TR etc

The name of normal buses are Kornofuli, Arabian, kandi, Sharda normal, Joba normal, Mamoni, Unanimous 4-5 in number.

At the same way= Vurungamari-Nageshwari-Kurigram-Dhaka terminal and route carries 250 people daily. (KII, Bus manager, Kurigram Clilmari stoppage).

Among the households, one-third of the males migrated to big cities. Most of them keep contact with their family members and send Tk. 2000 by mobile while some migrants do not keep contact with their family (2/3 person in a village).

Sixty percent migrates in *Akal* and 40% run by small business (shupari, pine apple, paddy), agri labour in char (paddy, china badam, pulse, vegetables), van running, live stock rearing (Khorkhoria, Ramna, Kurigram FGD). Twenty percent girls migrated for working in garments sector. Now in village income is not more than 100 BDT on average, but in town 300-400. Therefore, considering the wage difference it is a rational decision to migrate elsewhere.

Every year for 3-4 months people migrate because in locality Jobless is seen to be higher in Kartik (1 month) and in rainy season (Ashar-srabon-2 month). People used to migrate in brick field and for rickshaw pulling. And minimum 40% people migrate. They say, *"who works is working in Gaibandha, going to Rangpur, migrate to Dhaka, he never sits idle and who does not work sit idly all day, gossip, drink tea and watch TV."*

From most of the houses the teenagers are migrating. Now a day, boys and girls can read and write and never stays at village or reluctant to become agro farmers, so they migrate to big cities and become garment workers. (Source: KII, Polashbari, Gaibandha, khorkhoria, FGD with female, Kurigram-chilmari (Bojradiakhata village) with female group, char land,

KII, Mithapukur, Rangpur. )

The following trend analysis is made through FGD in community.

<p style="text-align: center;"><u>Imrul in India</u></p> <p>Jamalpur village Polashbari Thana Gaibandha zila</p> <p>Imrul was a farmer of Gainandha district, Polashbari union. Imrul had some land but due to poverty all was sold out. His brothers did not look after and his days were passed with great sufferings. One village fellow suggested him to cross the border and go to India. Imrul did so and started business of cookeries there. Now he earns much and purchased 5 decimal lands in village which costs one lac BDT. He also built a tin shed home. Following Imrul many villagers are going to India for building their future.</p>	<p style="text-align: center;"><u>She can not speak but smiles in life</u></p> <p>Village: Jamdani Thana: Pirganj Zila: Rangpur</p> <p>Her name was bubli as she could not speak. Being a poor family who would give her marry and would look after her, was the only tension of her parents. One day Bubli decided to migrate to Dhaka along with her village fellow. Her mother thought there is no hope of this girl so let's depend on her faith. She got a job in garment and very minutely learnt stitching. Being a disable everyone liked her and the authority always favored to her. One of her colleague started to love her and ultimately they got married. She has made a golden neckless with her own salary which costs 25000 BDT. Now she is a mother of son and he can speak.</p>	<p style="text-align: center;"><u>Lina not only looks after her helpless mother but also deposits money for marriage</u></p> <p>Village: Mohipur Thana:Gangachora Zila: Rangpur</p> <p>Hasina Begum lost her husband when her daughters were only 7 years and 10 years old. Then she started her struggle by cooking in hotels and different offices for earning bred. Now her two daughters have grown up and they know how to read and write. The elder daughter migrated to Dhaka and took work in garment factory. After four years she got married to Narayangonj and bearded all her cost of marriage including dowry of 25000. Now her younger daughter, Lina has also sent to her elder daughter's home and she got a job. She is also saving money for dowry. Now Hasina doesn't need to do physical work rather her daughters send money every month.</p>
--	---	---



#### **5.4.11. Multiple Occupation and Alternative Income Generating Opportunity**

Different types of alternative occupations are created in *Monga* community to combat *Monga* which are described below.

##### **Shop in char with solar power**

In char area in many houses solar run shops and homes are found who engaged in income generating activities. Especially the shops remain open upto night as long as electricity is in there (Researcher's observation).

##### **Alternative livestock rearing**

People are now becoming interested to rear sheep instead of rearing goats, because the disease attack is less and the breeding of sheep is high. At the same time as chickens dies in water born diseases mainly in rainy season, many people are becoming interested in duck rearing (FGD with NGO officers, kamarzani, Gaibandha).

##### **Rickshaw, van pulling**

It is very common to buy a rickshaw or van for driving. Only the destitute becomes van puller and it is the last option of working. They take loans from NGOs for purchasing van and repay in installments. Van price is BDT 5000. If someone takes loan of Tk. 5000 and wants to return after six months then he has to pay Tk. 6000 which includes 40 percent interest rate . If van is stolen or breaks down the family becomes more vulnerable. In rainy season, van pulling becomes tough. The daily income is not less than Tk. 200 or 250 of a van puller (In-depth interview, Gaibandha).

##### **Sand Labour**

Many families mainly near river *ghat* is engaged working as sand labour. Asking to the women they reply, "My husband is a sand labour and he works when sand truck comes (*ghate balu tole, jokhon gari ashe*)(Fulchori, Gaibandha, mixed group FGD).

##### **Work in Brick field and Block making**

Many people of the village remain busy with work in brick field, especially if crop work is not found they go to brick field. Many families are also engaged in brick making

and husband, wife and children together work in contract. For example, in one day 100 bricks are made and 150 BDT is earned. Many people are engaged in block making for river bank erosion embankment (In-depth interview Polashbari, Gaibandha.)

### Homestead Gardening

Nowadays many people are engaged in homestead gardening, especially women. It helps to meet the nutritious need of the family as well as some earning is done by this. The people come to buy from home and take different kinds of vegetables for selling (In-depth interview, Gaibandha).

**Table 34: Homestead garden of the household**

	Kurigram	Rangpur	Gaibandha	Total
Have homestead gardening	24.5%(43)	42.5%(74)	23.4%	30.2%(158)
Don't have home stead gardening	75.4%	57.5%	76.6%	69.8%(366)
	100.0%(175)	100.0%(175)	100.0%(175)	100.0%(525)

Table 34 shows that respondents of 30 percent HH in total affirm that they have homestead gardening and it is higher in Rangpur district (43%). Due to small amount of homestead land it is not possible to create homestead gardening for rest of the respondents (70%).

### Chon (Thrashes) collection from char land

One of the main occupations of people in char land is *chon* collection as *chon* grows easily in char land. Many males and especially females are engaged with this work. One bundle *chon* is sold in 1 BDT. *Chon* is used for making roof of hut, used as fuel and the most important purpose is to use as fodder of livestock (Researcher's observation).

The following Box provide the income level of different occupations

**Box 12: List of Income of different professions of participants**

Share cropper, Gaibandha	Fisherman, Pirganj, Rangpur	Van puller, Gaibandha	Handicraft maker Gaibandha	Cow rearing	Nosimon driver, kurigram	Constructio n labor, Dhaka	Rickshaw puller, Dhaka
2 times paddy= Vegetables = Jute and wheat= Livestock rearing= work as agro labor=	2 months, daily=1500 =90,000 2months, daily=1000 =60,000 4 months, work as agro labor, daily=250 =30,000	Price of van=5000 BDT Weekly installment =150 BDT Daily income=200 -250 Monthly income =6000-7000 In rainy season less than normal time. In harvest season more than normal time.	In rainy season makes and in harvest time main business= Livestock rearing= work as agro labor/ do share cropping	Buy a cow by taking 8000 loan from NGO, weekly installmen t is 205 BDT and when you will get milk 40 BDT Daily for one KG milk	Daily in come=40 0 Deposit or Joma=150 Petrol=10 0 Income= 150	Daily income=300, residential Income =350, Expenditure, daily=150 Net income daily=150 non residential daily wage=350, monthly expenditure house rent=700 (single) Fooding =1200 Others=600 =2500 Net Income=9500- 2500=7000	Income daily 500-600 (but cant work 30 days in a week) Expenditure for staying at outside family=250 (joma and feeding cost) Transport=500
	180000=15000 monthly					Monthly, residential=5000-4500 Non residential=7000-6000	6000-7000 monthly

(Source: Indepth interview and Researcher's observation)

Some case studies also depict how do the community people accepting different occupations.

<u>The fisher man turns into poultry farmer</u>	<u>Farmer turns to a live stock nurture</u>
<p>Zila: Kurigram ,Thana: Chilmari Union: Ramna, Village: Bashontir gram</p> <p>Fishing was a traditional profession of Durga Das and Binoy Das of Bashontir gram village of Kurigram. Suddenly River bank erosion started and they were bound to sell their lands in a negligible amount to power full leaders of char. Many displaced adopted this strategy due to get some cash and reducing the loss. Actually they were forced to do so because the wealthy and mighty landowners are able to wait for the reemergence of chars and will able to grab the dislocated lands. After becoming landless and migrated in Bazradiakhata village they started poultry farming. They bought chicken and feed broken paddy rice, bran of rice and wheat, crashed snails etc to them. When they grown up Binoy Das sells them to market. They also sell</p>	<p>Zila: Gaibandha, Thana: Fulchori Union: Kamarjani, Village: kunderpara</p> <p>Farid Ali is a middle aged man of 50 years. He experienced river bank erosion 4 times in her life time. He had huge land and used to sell vegetables in market but after losing the lands he had no alternative but migrate in city. He found there life more miserable and returned. He passed his life with great hardship as day labourer and different profession. He faced erosion again and this time he sold his all tangible things like bicycle, bullock cart, plow, wooden furniture, iron self etc. By getting those he collected some money and purchased a piece of land again. After few days erosion started again. This time he sold all his standing trees and housing material and</p>

eggs of hen and duck. Now they have 40 hens and 100 chickens. Their children are going to school and they said, "as we are the part of huge landless population, we have to work hard for making establish our next generation. So leaving out traditional fishing profession along with the lands and homestead we are trying for better future with adopting this poultry profession."	seeked for a comparative safer place to build home. Gradually his son grown up and becomes a garment worker in Dhaka. He sends money and wife of Farid does homestead gardening, rears cows and goats for economic stability. They earn by selling milk and also sells cow dung as fertilizer. Farid sells milk and stick of fuel stick in market. This time he raised his home to avoid flood also.
--	--

#### 5.4.12 Disaster management as a tool of adaptation

In *Monga* area disasters play important role to increase their vulnerabilities. So all the mechanisms related to disaster management play important role in adaptation process. Besides applying community initiatives and indigenous knowledge government and non government organizations play vital role in disaster management by introducing different programs and projects. Table 35 shows various supports provided by government and non government organizations.

Table 35: GO and NGO contribution on disaster management

Disaster Management Assistance							
	Kurigram %(n)	Rangpur %(n)	Gaibandha %(n)	Total	Male respondent %(n)	Female respondent %(n)	Total
<b>GO Role in Disaster Management</b>							
Highly satisfactory	1.1(2)	2.9(5)	5.7(10)	3.2(17)	2.8(7)	3.6(10)	3.2(17)
Moderately Satisfactory	33.7(59)	33.7(59)	46.3(81)	37.9(199)	38.2(96)	37.6(103)	37.9(199)
Not satisfactory	65.1(114)	63.4(111)	48.0(84)	58.9(309)	59.0(148)	58.8(161)	58.9(309)
Total	100.0 (175)	100.0 (175)	100.0 (175)	100.0 (525)	100 (251)	100 (274)	100 (525)
<b>NGO Role in Disaster management</b>							
Highly satisfactory	6.3(11)	.6(1)	6.9(12)	4.6(24)	3.6(9)	5.5(15)	4.6(24)
Moderately Satisfactory	45.7(80)	37.7(66)	48.0(84)	43.8(230)	47.0(118)	40.9(112)	43.8(230)
Not satisfactory	48.0(84)	61.7(108)	45.1(79)	51.6(271)	49.4(124)	53.6(147)	51.6(271)
Total	100.0(175)	100.0(175)	100.0(175)	100.0(525)	100(251)	100 (274)	100 (525)

It is pinpointed in the above table that disaster management initiatives of GO and NGO play great role in *Monga* alleviation program. Table 35 reflects that on average 40 percent respondents think GO plays satisfactory role in managing disasters. In Gaibandha, the

percentage is higher (46%). District and gender wise irrespectively assert 49 percent household respondents think NGOs play satisfactory role in disaster management. The qualitative data adds the practical information from the field.

**Box 13: Disaster Adaptation**

Study area	Disaster	Measures taken
Chilmari, Kurigram	River bank erosion	No initiative and always eroding, Telipara village has gone to river almost and people are also taking place in Bazradiakhata village. Bashanti village is always flooded. CLP has upraised some homesteads of Bojradiakhata. At the time of flood people take shelter in those houses. Awareness building activities from NGOs.
Gangachara, Rangpur	Flood	An embankment is made but outside the embankment always eroding the river. At the time of flood people stay at flood shelter. Another part of village in char is CLP assisted and some homestead is raised. Awareness building activities from NGOs is seen.
Fulchari, Gaibandha	Flood and river bank erosion	People of Rasulpur are living on embankment and use to work at Char. Maize cultivation in char land is common. Awareness building activities from NGOs are seen.
Pirganj, Rangpur	Flood	Jamdani village, River is going too far. In Pirganj most of the homes were made of mud. In 1988 flood all homes were submerged and then they made the bamboo house since then. During drought sometimes it becomes tough to get water from underground.
Mithapukur, Rangpur	Flood	In Poschim Borobela village no initiatives are taken but flood effects every year. People take shelter at school building during flood. Drought is also seen.
Polashbari, Gaibandha	Flood	Raoti norail village, River is going far. In dry season sometimes people don't get water. Homestead gardening for adapting with food insecurity is seen.
Gaibandha Sadar	Flood and river bank erosion	Kunderpar village, Homestead raising by CLP is seen. Awareness building activities from NGOs are also seen. For drought people use deep tube well established by CLP. Maize cultivation in char land. Heat Tolerant Rice Cultivation is introduced.

Field survey 2011-2012 (FGD with different groups, KIIs and Researcher's observation)

Another interesting part of disaster management adaptation is the practice of indigenous knowledge. From FGD reports the indigenous knowledge's are compiled and presented in following box.

**Box 14: Indigenous Knowledge in disaster coping**

**Flood anticipation**

If thunder strikes continuously on the western sky and the sound level of thunder sounds much louder than usual.

Dirty things carry from India through river water.

Birds chirp continuously and fly randomly.

Dogs bark continuously at night.

Cattle don't return home as they do usually

Calm domestic animals become restless after sunset

Insects especially red ant climb trees speedily.

The ant pile one after another and accumulate millions of ant in one place or on water.

Hen and cock lie their heads means heavy rain fall.

When snakes starts to roam around the homestead areas, people start to expect flood.

Water level increases very fast.

Different kind of wind (much cooler and windy)blows through out the day

Direction of water flow is a means of identify flood.

Direction of wind, especially wind from west indicated flood.

"Bhadro mashe pocchima bao

Verenda Bari diye bai nao"

In English, it means, "Wind blows from west during Bhadro (August-September)

Boats will run above the high land"

Dirty smell finds before coming flood.

Colour of cloud changes.

People believe waterfowl (locally known as Dahuk) can predict flood through their behavior. Commonly, people believe that the cry of waterfowl on dry land/ a mound in Asharh (June-July) indicate the flood of that year. People can assume the water level seeing waterfowl's crying position from the ground.

The indigenous methods used to predict flood includes lay eggs of owl (locally known Pacha and in this poem Godi Sali).

*Uttare dogmog, pocchime ban*

*Godi Sali dim pare pathorer soman*

In English, it means,

"Cloud found in north, flood in west

*Owl lay eggs as like as stone"* Normally owl lays eggs at its standard size. But if eggs of owl are harder than normal time and bigger than its standard size, then people can assume there will be a possibility of flood.

A rainbow is a type meteorological phenomenon that cases a spectrum of light. Rainbow caused by sunlight always appear in the section of sky directly opposite the sun. Char community uses another Pem( *khoner bochon* )for weather

Forecasting. The khoner bochon states:

*Pochim Patila tar*

*Khal bil ekaker*

In English, it is translated as:

"Line in west sky

Everything will go under water"

Reasons for practice

There is close relationship between rainbow and weather. Over the period, aged person

accepts it as true that if rainbow is found in west, it indicates water and water in everywhere.

Cows and goats are also removed so they can go to embankment by swimming.

#### Riverbank erosion anticipation

Fish abundance indicates river bank erosion. Abundance of Dwarf goonch (local name: Baghair; scientific name: *Bagarius bagarius*) also indicates river bank erosion.

Reasons for practice

Generally, *Baghair* fish prefers earthworms and they gathered where earthworms are found in abundant. Earthworms live in loose and fertile soil, which is prone to erosion. So that seeing the gathering of *Baghair* in river, people assume there will be a possibility of erosion of that area.

#### Nor wester anticipation

Story: Crops

In *Chars*, community has an old proverb relating with bumper production crop that has been used for disaster forecasting. The abundance of jackfruit and tamarind during harvesting season is signs of flood or nor'wester. The proverb

states:

"*Ama dhan*

*Khathale ban*

*Tatule tufan*"

In English, it means, "Bumper production of rice indicates bumper mango

Bumper production of jackfruit indicates high flood

Bumper production of tamarind indicates nor'wester".

#### Earthquake Anticipation

Unusual movement of rat, specially the mother of rat hurriedly change the whole of the kids' rat.

Pigeon: Unusual movement of pigeon indicated earthquake

#### Fog anticipation

If in rainy season don't happen heavy rain fall it means in winter the locality will face heavy fog and crops will destroy because germination (*ongkur udgomon*) will not happen.

#### Thunder bolt

Cat can anticipate the thunder bolt and run away from that place. So unusual movement of cat is an indicator of thunder bolt.

Source: KII, FGD and indepth interview Report

## 5.4.13 Availing CSR Facilities

CSR plays some role in *Monga* adaptation though the endeavor is very limited so far.

Table 36: CSR role in community

	Male respondents	Female respondent	Total
Moderately satisfactory	5.2%(13)	3.3%(9)	4.2%(22)
Not satisfactory	89.6%(225)	88.0%(241)	88.8%(466)
Don't know	5.2%(13)	8.8%(24)	7.0%(37)
	251	274	

Table 36 shows that as a new issue CSR role is not familiar to all, only 4 percent HH respondents can identify its satisfactory role, some respondents says (7%) they are not aware of this. The qualitative information proves that some CSR activities are initiated in the community.

CSR Role in *Monga* area is seen. In Gaibandha Life boy Relief boat: match, candle, soap, *chira*, rice, pulse are supplied by Lifebouy boat. In Kurigram, Chilmari Lifebouy Friendship hospital gave treatment to people, provided wheel chairs to disables. Many got Blanket and warm clothes but could not recognize from which organizations they received those materials. In most cases, it is said that during natural disaster reliefs were distributed by different corporate sectors. Farmers used to collect Agricultural information through cell phone of Banglalink (Kurigram , Bozradiakhata, FGD and FGD, Gangachara).

A local NGO Gono Unnayan Kendro (GUK) garment worker training was given<sup>r</sup> (FGD, kumarzani, Gaibandha). In Mithapukur, Milkvita chilling centre has been established to collect milk and to encourage livestock rearing as income generating activities. They collect milk with proper market price and remove the uncertainty of selling milk of the community people (KII Afjalpur, Mithapukur, Rangpur). Bata company involves girls of the locality and under a collaboration who works in that project gets Unilever products at a cheaper rate (Rangpur, Pirjanj, KII).



#### 5.4.14 Availing Community well of peoples` assistance

In *Monga* area well off people have a compassionate mind to help the commoners. Table 37 shows the activities and assistance received from well of people and their satisfaction level.

Table 37: Well of community peoples` assistance in *Monga* adaptation

	Kurigram %(n)	Rangpur %(n)	Gaibnadh a%(n)	Total	Male responden ts%(n)	Female respon dents%( n)	Total
Evaluation of Rich peoples` Role among							
Extremely Satisfactory	.6(1)	2.3(4)	.6(1)	1.1(6)	1.2(3)	1.1(3)	1.1(6)
Moderately satisfactory	4.6 (8)	22.9 (40)	10.9 (19)	12.8 (67)	10.8 (27)	14.6 (40)	12.8 (67)
Not satisfactory	94.9 (166)	74.9 (131)	88.6 (155)	86.1 (452)	88.0 (221)	84.3 (231)	86.1 (452)
	100.0 (175)	100.0 (175)	100.0 (175)	100.0 (525)	100 (251)	100 (274)	100 (525)
Activities of rich people in community							
Economic help	.0(0)	2.9(5)	.0(0)	1.0(5)	1.2(3)	.7(2)	1.0(5)
Food supply	2.8(5)	10.3(18)	1.2(2)	3.6(19)	3.6(9)	5.8(16)	4.7 (25)
By providing clothes	4.0(7)	4.0(7)	1.7(3)	3.2(17)	2.0(5)	4.4(12)	3.2 (17)
Don` t help	93.1 (163)	82.9 (145)	97.1 (170)	91.0 (478)	93.2 (234)	89.1 (244)	91.0 (478)
	100.0 (175)	100.0 (175)	100.0 (175)	100.0 (525)	100 (251)	100(274 )	100 (525)

Table 37 delineates percentage distribution of respondents by district and sex about the community well off people`s initiatives in *Monga* alleviation.

About 13 percent respondents think that community rich people keeps satisfactory role and the percentage is higher among female respondents (15%) opinion.

## 5. 4. 15. Infrastructural development

It is seen from the qualitative and quantitative part that the remote areas not having infrastructural development and good communication system development are facing the vulnerability of *Monga* more as compared to mainland.

**Box 15: comparative analysis of two villages based on infrastructural development**

A very remote village : Telipara, Kurigram				Nearby village : Raoti norail, Gibandha			
Institutions	Within the village	Number	Outside of the village (km) within 2/3 km	Institution	Within the village	Number	Outside the village Within 2/3 km
Primary school	From the FGD place 1 km through kacha road	1	1	Primary school	(one registered non government and one NGO)	2	
High School	No		N=1 2.5 km away from (shorifar hut) FGD place	High School	nil		1.5 km away
				Madrassa	non registered	1	6 km
				Community clinic	nil		2 km away
Health Complex	No		2 km away from FGD place				
Market	No		5 km away from FGD Place (2 km away from jorgach notun badh)	Market	nil		1 km away

NGO	ASA, BRAC, Gramee n bank, Guru Bangla	4		NGO	ASA, BRAC, Grameen bank, SKS		
Bank/Bima	No		7 km away from FGD place( 3/4 km away fromThan ar hut bazaar	Bank	nil		1 km away
Industry/Mi ll	No		-	Mill			1 km (rice mill)
Police station				Police station			5 km away
<b><u>Researcher's observation</u></b>							
<p><b>Remote area Telipara village</b></p> <p>Due to river side and absence of people's business and activities rickshaw pulling is not a good profession Milk marketing is tough because of remote area As char land brick field is not established Paddy is hardly grows once a year. No Industry establishment No Cold storage is establishment Chilmari River port is not restarted</p>				<p><b>Centre area Raotinorail village</b></p> <p>Not only crop cultivation rickshaw pulling is a good earning source Milk can be sold to chilling centers or markets In brick field many people can work In rice mill many man and women can work Due to fertile land all types of crop can be grown Many small industry is established Huge rice mill established Due to good communication system huge people coming to mega cities for garment purpose.</p>			

FGD, by social mapping and researcher's observation

Chart 13: Over all impact of *Monga* adaptation strategies in locality

Year Means of trends	1990-95	1995- 2000	2000- 2005	2005- 2010	2010- onward	Trend	Sing
Nuclear family	Yellow	Yellow	Red	Red	Red	↑	
Education rate	Yellow	Yellow	Yellow	Red	Red	↑	+
Early marriage	Red	Red	Red	Red	Red	↑	-
Dowry demand	Yellow	Red	Red	Red	Red	↑	-
Education quality	Yellow	Yellow	Yellow	Yellow	Yellow	↑	+
Women violence	Red	Red	Red	Yellow	Yellow	↓	-
Labour wage	Yellow	Yellow	Yellow	Yellow	Yellow	↑	+
Loss of disaster	Red	Red	Red	Yellow	Yellow	↓	-
Job security	Yellow	Yellow	Yellow	Yellow	Yellow	↑	+
Landlessness	Red	Red	Red	Red	Red	→	-
Migration	Yellow	Yellow	Red	Red	Red	↑	+
Wife abandonment	Yellow	Yellow	Yellow	Yellow	Yellow	↑	-
Women Participation in work	Yellow	Yellow	Yellow	Yellow	Yellow	↑	+
Hygiene sense	Yellow	Yellow	Yellow	Yellow	Yellow	↑	+
Pregnancy awareness	Yellow	Yellow	Yellow	Yellow	Yellow	↑	+
Vaccination	Yellow	Yellow	Yellow	Red	Red	↑	+
Starvation/hunger	Red	Red	Yellow	Yellow	Yellow	↓	+
Hardship	Red	Red	Red	Yellow	Yellow	↓	+
Women decision making power	Yellow	Yellow	Yellow	Yellow	Yellow	↑	+
Registry marriage	Yellow	Yellow	Yellow	Red	Red	↑	+
Professional diversity	Yellow	Yellow	Yellow	Yellow	Yellow	↑	+
Crop diversity	Yellow	Yellow	Yellow	Red	Red	↑	+
Birth control	Yellow	Yellow	Yellow	Red	Red	↑	+
Knowledge of disaster preparedness	Yellow	Yellow	Yellow	Red	Red	↑	+

\* Indicators: Low-Green, Medium-Yellow, High- Orange, up-↑, down - ↓, same-→, positive +, negative -Trend analysis of Socio-economic variables, FGD with different group

Here, adaptation is considered as dependent variable where numbers of variable counted as independent variables. Regression shows how adaptation situation has been scaling up or not in certain circumstances. Possessing livestock, women's savings and counting their opinion on social, political issues are highly significant in ensuring adaptation to the *Monga* prone residents. At the same time work availability, family savings as a unit, number of meals getting and even Government initiated different instrument of allowances impacted significantly to the people in adapting during *Monga* crisis. Though, gender role, education, women involvement and homestead gardening affected lowly, nonetheless indicators particularly women's participation in work and homestead gardening depicted

the importance of adaptation enhanced and observed women participation gradually focused in rural area. Finally, it can be said that if adaptation mechanism had been developed, vulnerability would have been gradually decreasing. It means *Monga* scenario would be better considering the reportable factors keeping at one stage.

**Table 38: Adopted Determinants increasing Adaptation in *Monga***

Independent Variable	B	S.E.	Wald	Sig.
Gender (1=female, 0=Male)	-.167	.288	.335	.563
Education(1=having education 0=no education)	.205	.287	.510	.475
Home gardening(1=have, 0=no)	.188	.273	.475	.491
Livestock(1=have, 0=no)	1.301	.286	20.668	.000
Women engagement in work(1=women, 0=others)	.232	.337	.474	.491
Availability work(1=4 to 12months, 0=1 to 3 months)	-.735	.416	3.129	.077
Family Savings( 1=have, 0=no)	.871	.328	7.051	.008
Getting meal(1=at least two meal, 0=one meal)	1.077	.395	7.416	.006
Taking women opinion In social issues(1=yes, 0=no)	.854	.306	7.814	.005
Women's Savings(1=have, 0=no)	1.467	.509	8.318	.004
Vote caste by herself(1=herself, 0= according to others)	1.524	.290	27.545	.000
Migration(1=migrate, 0=no)	4.489	.645	48.395	.000
Different Allowances(1=received, 0=not received)	.724	.284	6.509	.011

Constant -6.635 (11.548) .001 R Square .591

## 5.5 Barriers of Adaptation Strategies

The last section is entitled to identify the adaptation strategies adopted by the community people of *Monga* prone areas to resist or come out from *Monga* situation. Nevertheless from the field survey some issues have been identified those hampering the adaptation process severely. The matters those hamper the adaptation strategies include government corruption and administrative lacking, NGO ignorance, community people's malpractices etc. This section tries to identify these adaptation barriers.

### 5.5.1 Obstacle in delivering government safety nets

The satisfaction level in receiving government safety nets are evaluated by the community respondents which is depicted in below table.

**Table 39 : Evaluation of government role in service providing by respondents opinion**

	District wise distribution				Male and Female respondent wise distribution		
	Kurigram	Rangpur	Gaibandha	Total	Male respondents	Female respondents	Total
GO plays very good role in community	6.3% (11)	5.1% (9)	3.4% (6)	5.0% (26)	4.4% (11)	5.5% (15)	5.0% (26)
GO plays moderately good role in community	21.1% (37)	32.0% (56)	51.4% (90)	34.9% (183)	37.1% (93)	32.8% (90)	34.9% (183)
GO plays no good role in community	72.6% (127)	62.9% (110)	45.1% (79)	60.2% (316)	58.6% (147)	61.7% (169)	60.2% (316)
	100(175)	100(175)	100(175)	100(175)	100.0% (251)	100.0% (274)	100.0% (525)

The above table reveals that a very little percent of people are happy with over all government services. Irrespective of district and gender only 5 percent respondents say GO plays good role and more than 60 percent respondents mention that they don't do any good. A good number of respondents think that GO plays moderately satisfactory role (35%).

Now the endeavor is to find out the causes beside this is seen through quantitative and qualitative data.

Inadequacy of safety net distribution

Table 40: Reception of benefits among the Household during last two years

Benefit List	Kurigram	Rangpur	Gaibandha	Total	Male headed HH	Female headed HH	Total
Disaster relief	53.6%	58.8%	47.4%		52.9%	50.0%	
VGD	19.1%	4.7%	4.3%		8.9%	22.2%	
VGF	17.3%	9.4%	19.0%		15.0%	27.8%	
old age allowance	5.5%	14.1%	8.6%		8.5%	16.7%	
NGO asset Transfer	11.8%	8.2%	26.7%		17.1%	5.6%	
Cooperative member	22.7%	3.5%	25.9%		18.8%	16.7%	
Homestead raising	4.7%	2.4%	6.3%		5.2%	7.6%	
others(school stipend, Widow allowance, female stipend, TR)	13.6%	17.6%	19.8%		17.4%	11.1%	

\*multiple response

Among the respondents the above 50 percent respondents in every district say they got disaster relief in last two years. Getting relief is mostly seen (about 59%) in Rangpur. In Kurigram district VGD card distribution is seen mostly (19%). In case of female maintained HHs 15 percent got old age allowance and a very little percent (less than 5%) say they got homestead raising benefit. In Gaibandha, the rate of asset transfer is 27 percent. To justify the quantitative data qualitative analysis is needed to be present. Discussing with UP Chairman Kurigram, Chilmari, it is known that, in case of safety net program, the supply of card is very inadequate. Suppose in his union population is 62000. Minimum 30000 people are very poor and should be safety net beneficiary. But government is distributing VGD card 1500. Only 72 old age benefit card is received. In case of 100 days cash program, last year 1200 cards were sent but this time only 600. National service is also running here, where 1 person from every household will get job and will get 6000 monthly salary.

(Source: KII with UP Chairman, Thanarhat Union (Vil:Putimari &Putimari Kajoldanga)

PKFS, PRIME project is also an effective program but the coverage is not adequate. In 2006-07 the project could cover,

District	No of House holds (sample)	VGD Card %	Old age card %	Monga affected household
Lalmonirhat	102,936	11.31	3.2	49%
Kurigram	130,006	16.9	1.21	75%
Gaibandha	120,608	5.84	1.71	42%
Nilphamari	56,925	1.67	1.89	43%
Rangpur	72,473	11.75	2.61	53%

(Source : KII with Project coordinator, PKSF , PRIME project)

The below case reflects the real scenario of safety net delivery ratio.

#### 50 Cards for 9000 people

Every day from dawn to dusk, in every *Monga* affected union *parishad* premises and in house of chairman , members are full of thousands of hungry people who are waiting for government help. In 2011 year, In Mohipur Union, Gangachara Upazila UP member there are 850 families covering 12,500 people. He got 9 VGD and 110 VGF cards. He said few years ago the number of cards was less than that. He rudiment during 2005, he got the order from chairman to prepare the list of 50 needy people but in this area the no of needy people is more than 9000. How it was possible to make the list of 50? And if he did that is it would not be possible for him to survive here? So he becomes an escapee. (source: FGD in Mohipur, 2011)

#### Inadequate amount in the context of households expenditure

In cash for work program wage is 100-120 where the day labour in locality is 250. Disable allowance is 300 BDT per month. Widow and destitute allowances are 300 BDT per month and Old age allowance is 300 BDT per month. So the family members become reluctant to keep the widow or destitute with them. If the amount were more the family would be interested in keeping them (Source: FGD Alkismat Village, Gangachora, Rangpur).

#### No Monitoring of GO IG Safety net

In many cases of cash for work programme people never go for work. So locally it is known as 'Kuriva vata' and no one is monitoring those. "Those who get works sometimes never touch the ....(kodal) even." With the stipend of children hen or duck for household is bought. With the maternity allowance sometimes they repair home or purchase goat (Source: KII with UP Gaibnadhha).



**Corruption in Safety net delivery**

From the field data it is found that corruption is expanded in every sector of government service such as in delivering safety net, providing education or health service or solving marriage registration or land related difficulties. The table below shows the opinion about transparency and honesty of delivering government safety net services.

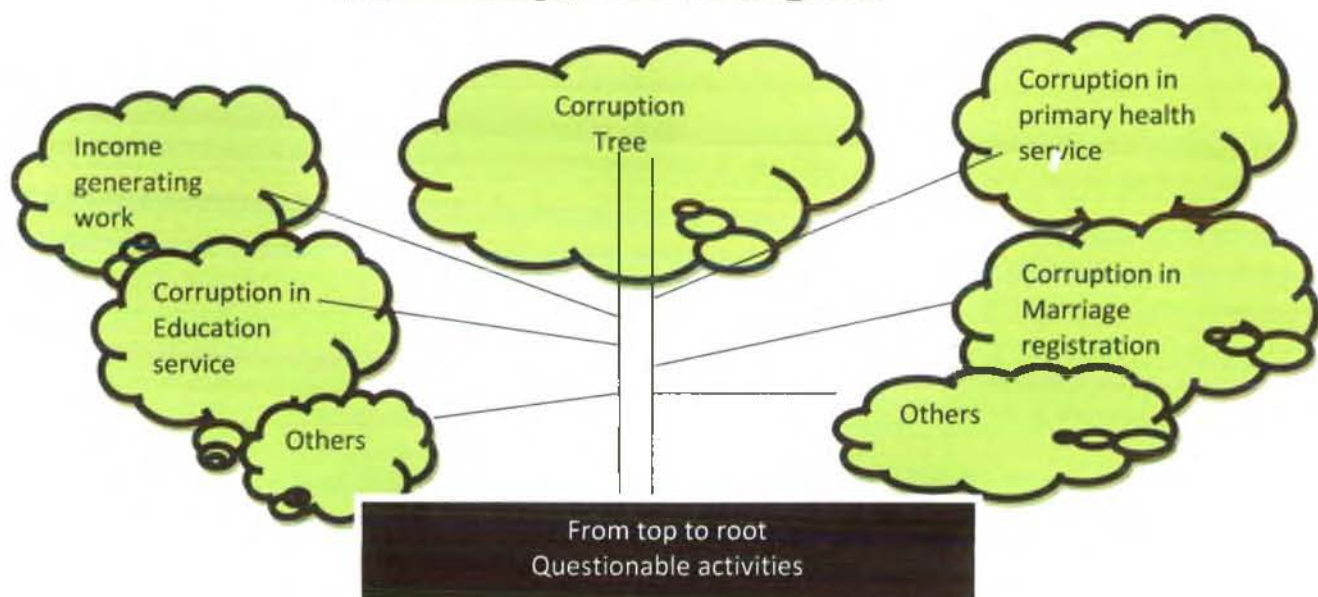
**Table 41: Corruption related judgment of the respondents**

	District wise				Male female respondent wise		
	Kurigram	Rangpur	Gaibandha	Total	Male respondents	Female respondents	Total
Highly corrupted	55.4(97)	56.0(98)	43.4(76)	51.6 (271)	50.2 (126)	52.9 (145)	51.6 (271)
Moderately corrupted	33.7(59)	34.3(60)	48.0(84)	38.7(203)	39.4 (99)	38.0 (104)	38.7 (203)
Not corrupted	10.9(19)	9.7(17)	8.6(15)	9.7(51)	10.4 (26)	9.1 (25)	9.7 (51)
	100.0(175)	100.0(175)	100.0(175)	100.0(525)	100 (251)	100 (274)	100 (525)

Half of the respondents (52%) think the process is highly corrupted and 39 percent believe the process is moderately corrupted. Only 10 percent respondents think safety net delivery process is out of corruption.

Since the quantitative data is not enough to explain the issue, qualitative data is collected to know the details of corruption scenario in community.

**Chart 14: Corruption Tree for Monga area**



The parliament members directly take the share of fifty percent from any safety nets, development works or recruitment process. After that the rest of the part is distributed among the local government leaders and people's representatives. What is remaining for the village people is negligible (Source: KII with Former DC, Rangpur).

Some examples from relevant sectors which is very much

Box 16.1 : Corruption in Safety net and relief distribution

- ▲ The recommendation of UP member, chairman or ruling party political leaders are the criterion of beneficiary selection. Having worse economic condition people are excluded from the list is a common phenomenon.
- ▲ Politically Selected, selected by nepotism or in selected on exchange of bribe, beneficiaries rarely works.
- ▲ Amount of bribe is not less than 2000 for any card.  
Bribe rate for getting card:  
Earth work (MATI KATA) for five years=7000 (year:2009) 10000(year:2011)  
80 Day work=3000  
Wheat Card=2000  
Rice Card=1000(20KG CHAL)  
Old age allowance=2000-3000  
National service card= 10000
- ▲ In case of 100 days work officially people gets 80 days. But 80 days is not for labours. Maximum 70 days are allocated for them and rest wage of 10 days is taken by chairman, member. They cut the wage of 10 days.
- ▲ Disable, old age, widow allowance are nowhere fair. Even who gets disable allowance are not disable at all.
- ▲ If the card tears or destroys beneficiaries have to pay 300 minimum to change that.
- ▲ UP office and local program offices are THE CENTRE OF CORRUPTION, because from there goods are sent to everywhere. Maximum amount is not sent in field. In Betpara union 75 TR cards were suppose to get but UP chairman sent only 22.
- ▲ In Polashbari union, Gaibandha previous member went to person because anti party brought police and he was apprehended. Because, police found half of the total amount of rice bag (bosta) was disappear from goodown.
- ▲ In an upazila 12 member and one chairman, distributed the card like this for selling to beneficiaries. In the year 2011 they got total 126 cards  
Members 12\*8= 96  
Chairman=30  
Total=126, Cards are sold after that.
- ▲ In TR 30 kg rice was suppose to get in every bag but they got 27 kg.
- ▲ In some union people even get 18-20 kg specially in distance or far unions the rice are cut as transportation cost.
- ▲ In VGF relief is suppose to get 10 kg but we get 5-6 kg in a bag, rest of rice will be distributed into more people and charged bribe from them.
- ▲ Last winter UP chairman got 50 blanket and 26 were kept as his own share and 24 were distributed among the unions. So in one village get one blanket.
- ▲ They never announce by mikeing rather in case of other safety net people have to know frequently in UP members or neighbors or relatives of UPs.

▲ After working for 7 days of one worker, member tells him not to come from tomorrow and another person gets replacement without any cause.

▲ Those who gets work with the reference of UP members and don't maintain the time and target. Suppose in kanchi para , fulchai , Gaibandha, in 2010 found that, 80 days Income generating program (in 7 union 29 program for ultrapoor, budget 75 lac 72 thousand taka) of 9.00-2.00 for 150 tk wage and 40-50 worker were suppose to be present but 10-15 workers were present and in union and upazila attendace copy 40-50 person is presented. Up members also help in bill passing and withdrawing money process from bank , but in practical ¼ of the program work is not finished, kochuri pana composed joibo fertilizer or mati kata. ( FGD report)

▲ For earth work such work is selected which can be done every year. In Gangachara, Food For Work was running where soil was putting for connecting a small road with the main road. It was found every year people put soil here because it is like a sacred hole. If soil is put after few days the soil wash away with river water because the place is some how linked with river. So work never end in this project. (KII, former BBC, BD correspondent)

#### NATIONAL SERVICE CARD

▲ No card was distributed without bribe, minimum 10000 in kurigram

▲ Young people were not selected all time

▲ In one family gets more than one card which is out of rule.

#### TR-FOOD FOR WORK

▲ For rural infrastructure renovation and maintenance TR and FOOD FOR WORK program is implemented. Program is disappeared or not found even but bill is submitted in the name of union. Some time 40% work is done and 100% bill is taken. Even in case of mosque renovation this type of case happened.

▲ Rice and wheat are selling in black market and divided into up chairman, member and leaders.

#### VGF OR VULNERABLE GROUP FEEDING

▲ In the name of transportation cost (to collect rice from store, cargo cost, ghatar cost, trac cost, kuli cost) 40-50 percent rice is sold earlier by chairman, so VGF people are getting less rice, suppose who is suppose to get 40 kg has got 25 kg

▲ Below quality or rotten rice are supplied sometimes. When rice is bought from mill, below quality rice are supplied and a syndicate of mill owner is working there.

Mill owner who sells rice give share to – RC Food- DC Food-Upazila Food officer – OC ,LSD- Journalist. All of them together become accomplice of doing that .

Source: KII , UP chairman, FGDs in locality

Some case studies is needed to be present to get the real field scenario on safety net corruption

<p><u>Bashonti Rani (The real name is published) is the mode of changing life of many leaders but her life remains unchanged</u></p> <p>Kurigram Zila Chilmari Thana Ramna union Bashontir gram Village</p> <p>In Chilmari Upazila of Kurigram district 'Bashontir Gram' is a small village. It is a char village of the river Bramhmaputra. The main occupation of the village is fishing. In 1990s with the plan of some political leader of Chilmari some journalist publish a photo of 30 years old young girl Bashonti wearing a fishing net and a feature was published along with the photo that reflected due to poverty the young girls were bound to wear fishing net instead of clothes. Within a short time huge amount of donation came from home and abroad. The government changed the name of the village and named after the girl 'Bashontir Gram'. But it is pathetically ridiculous that, the condition of Bashonti as well as the mass people of the village remained as before. No economic development was done to them but a class not the villagers became rich with those donations.</p>	<p><u>Not only corrupted but also cheater</u></p> <p>Rangpur Zila Mithapukur thana Borobela Union Poschim borobela village</p> <p>60 years old kodeja begum was telling the story. She is widow, destitute and don't have any son. She is an eligible old woman for getting allowance. She applied for that to member and he gave her assurance. She was told to go to members home and regularly, she visit and sat there hours after hours. One of members clerk wrote her name and slip was given also. But at the time of distribution she got nothing. According to her own speech, "<i>Kolimuddin, solimuddin, am, kadol, ladhi, chota, barun shoter nam likhlo khub kori, tar bade koilu dhoron go silip, ebar zan. othocho chal pailo, gom pailo onnera, zara ghush diche.</i>" (kolimuddin, solimuddin, mago, jackfruit, sweep, sticks ....all names were written and slip were given but at the time of distribution they don't get allowance rather who gave bribe only those received."</p>	<p><u>Maleka, age of 35 is written 65 in ID</u></p> <p>Gaibandha Zila Polashbari thana Betkapa union Norail Village</p> <p>Maleka is a abandoned girl with three children. She works in agriculture field and her two children go to madrasa. It becomes tough to maintain the family with the small income. One of her relative suggested her if she can establish her as widow and old then it would be easy to manage a card of safety net. Accordingly when National ID card was distributed she wrote the age is 65, whether she was only 35 years old lady. After that that relative is trying to manage old age card but has not been succeed yet.</p>
---	---	---

Box 16.2 Corruption in delivering education services

- ▲ School admission, teacher recruitment, form fill up is the source to earn money.
- ▲ Though the school admission age is 6 but 3-4 years age group and 10-12 years age group also come for admission as they are getting stipend.
- ▲ At the time of admission chairman and member's recommendation is required and bribe is taken then.
- ▲ As government gives stipend to 70-80 percent students, so they admit 20 percent more student to give stipend 100 percent and papers is maintained accordingly.
- ▲ Class attendance is very poor because they have to work in field. Class iii, iv and v in all together number of student is 13-15 sometimes. But in class attendance copy record is okay. Because teachers don't show the low attendance rate.
- ▲ As the student number is less, so three teacher sit idle and gossip and one teacher conduct the whole class.
- ▲ though class time is 10 am to 4 pm, students come at 11.30 and by 2 or 2.30 nobody appears in school, nighters teacher nor student.
- ▲ In char the little boys and girls earn 50-60 BDT in a day so they are reluctant to come.
- ▲ Somewhere the student of class V cant identify alphabet is very common phenomenon, if they can read one Bengali sentence hardly it is impossible to read one English sentence.
- ▲ At the time of JSC , SHOMAPONI exam only 3 students were found who are upto the mark and rest of the students knows nothing, so from high school level 7 students were borrowed from different school and they sat for exam. In this process 9 students passed . Otherwise school would be closed.
- ▲ 3-4 month rainy season school goes under water but in paper everything is okay. Teacher and student nobody goes to school. But in attendance copy is maintained properly and have to give present and absent.
- ▲ At the time of primary teacher recruitment real candidate is rare who sit for exam. Relatives of candidate from university or college are hired for attend the written exam.
- ▲ In a primary or secondary school teacher board got 4 lacs ( 2 for written and 2 lacs for viva).
- ▲ After getting the job no need to go to school or take leave, if you have other engagement or study etc. You can hire one local boy or girl as a teacher give him or her 4 thousand TK after drawing your salary 10 thousand it is also possible. When government officers will visit that responsible teacher appears.
- ▲ Students are allowed to copy at exam hall.
- ▲ Teachers are instructed to give more marks on copy
- ▲ One student is registered in different schools.
- ▲ You have to send your child to private coaching, 50-100 TK for junior class and 150-300 TK for senior class.
- ▲ If absent rate is high give bribe 100-300 to head master.
- ▲ During SSC form fill up they demand higher rate for allowing the girl or boy.
- ▲ Teachers take huge amount of bribe from different note book and guidebook publishers and dealer for referring those books to student
- ▲ Food supplied from school never given to students, if you go to madam's house will find that. students remains hungry.

Source: KII with School teacher, Kurigram and FGDs in locality

Cases related to education service corruption can be presented below.

<p><u>Without copying no one will pass</u>                  Gaibandha Zila                  Polashbari thana                  Polashbari union                  Jamalpur village</p> <p>In board examination copy is not supplied from outside now, all are supplied in exam room. No tension was for examinee at all. The sincere teachers did not go for invigilation this year at the time of SSC examination and did not even check copies. Because in exam halls all were allowed to copy and from the higher authority it was instructed to give more marks on exam copy. Binu was a the S.S.C candidate of 2012, said, " It was really very good. Everyone was allowed to open books and write. The teachers brought sheets from home for the students. Or the questions sent to outside, the relatives solved that and supplied to the teachers. The only condition is to keep silence in the hall. One sheet copy was shared by many. Everyone passes. Only in central school TNO visited at the time of math exam. From that school in mathematics everyone failed. Ha... ha... ha..." In my school TNO came in Geography examination day and we could not copy a single word . So in my centre all students failed in Geography this year."</p>	<p><u>Alternative teacher deployment system</u>                  Kurigram Zila                  Chilmari thana                  Nayerhat union,                  Bajradiakhata village</p> <p>Papri is a primary school teacher in Kurigram . It is a char school and the attendance of student is very low. Now she is in leave for attending BCS exam. But the way of taking leave is very unnatural. In her school she has deployed another teacher who is SSC pass . She is taking class and receiving salary from Papri. Papri is drawing salary from bank BDT 10000 and giving her BDT 5000. When any sign is needed that teacher comes to Papri and she gives that. The school administration knows every thing because it is a common practice. The headmaster is also helping her. If any officer visits the school that day she remains present there, otherwise not.</p>
--	---

The health care service corruption scenario is described below.

Box 16.3 : Health Care service Corruption

<p>Corruption in recruitment:                  Community administrative officers and CHPP appointed persons are appointed politically and maintaining nepotism. In pigacha, Rangpur clinic 19 out of 36 persons have been appointed illegally, among them,                  4 persons have been appointed with the reference of Awami league leader                  8 persons have been appointed as daughter of different up ward member                  2 persons have been appointed as sister in law of league leader                  5 persons have been appointed as son of different up ward member and leader                  2 persons have been appointed as wife of leader                  2 persons have been appointed as brother in law of leader</p> <p>Service of health complex and community clinic:                  ▲ Community Clinic remains open 2-3 days in a week.                  ▲ Field workers don't go to the field regularly.                  ▲ 28 kinds of medicine is being sent there among them some are antibiotic. No doctor rather Health assistants are prescribing these medicine .                  ▲ No one can say when the doctor comes and they never comes on time                  ▲ In remote area like chilmari shakhahati char no family planning officers go.                  ▲ Crucial medicine like, TB medicine is not found                  ▲ Family planning visits once in a month                  ▲ Absent of deworming tab, iron, vitamin are very common                  ▲ Only ointment are supplied and all good medicines are sold in dispensary</p>
--

- ▲ Doctors are always busy with private call and private practice
  - ▲ GO trained mead wife (*dhatri*) comes if you pay and you have to buy saline 300, injection 500, blade 20 and others.
  - ▲ Behaviour of every staff is very rough
  - No place for women sitting
  - ▲ For collecting kit box or medicine box you have to give bribe 100/200 in Upazila level so this money is collected from patients.
  - ▲ Iron and antibiotic is snatched away by chairman, member. Many times it is said, iron tablet is for women please don't take, but he takes.
  - ▲ Due to huge population medicine becomes finished in 15-20 days in a month.
  - ▲ As the social environment is not sound, if young wives go inside many gossip creates, if young girls go eve teasing happens.
  - ▲ Where 3 medicines are needed 2 is given next day when you will go with rest of money u will be given rest of the medicines.
- KII, Political leader and social worker, Kurigram and FGDs in locality

Case study on health service hazard can be presented below.

Making complex of a simple delivery case

**Gaibandha Zila, Polashbari Union, Betkapa Thana, Raoti norail village**

In government hospitals no treatment is available actually, said father of Shahida. At the time of Shahida's delivery they suffered a lot in advance stage. Government doctor Dr. Mozaffar was absent in union complex. Then she was taken to marti sadan. In *matri shodon* no doctor was found. Then Shadida had to shift in shadar hospital. Van was the means of transportation. After reaching there it was found, no oxygen, no saline, no injection is available in Sadar hospital. That time Shahida was about to die. Finally she had to go in a private clinic. The doctor was available there and said as the case is very complex, she need operation. Shahida was completely okay but that time she was bound to accept the offer to operation delivery. Shahidas father had to spend 14000 BDT which was all most unbearable for a low income family. Shahida's father said "Government has arranged many things for the poor but we are not getting the service."

Administrative corruption is very common in *Monga* area. As land is an important element so the corruption situation from land office is depicted through the following box.

**Box 16.4: Land office corruption**

Bribe Rate of different work:

# To collect *dolil* number of print *mouza*- 400-500

#To collect *porcha* 400

#To collect *zabeda* copy 300-500

#For submitting appeal case for any land related problem 400-2000

# For submitting permission case 600

# Fake *porcha* copy is also provided for agriculture loan.

# huge complain about field level land census, suppose, one's land is recorded as other's land or Government fellow land is recorded as personal land

Source: KII, DCPUK Youth Club Chairman Mithapukur, Rangpur

Early marriage is a common problem where the marriage registration office corruption scenario is needed to be shown.

**Box 16.5 :Marriage registration related corruption**

- Below 18 girls are registered as 18. In some case boys age are also recorded greater than original age .
- Marriage registry fees are demanded much and told these are government cost but not a single penny is deposited in government fund.
- Many Kazi office keep fake books and records so the unlawful registration can be done.

Source: KII, Marriage registrar of Gaibandha

To justify the qualitative data , quantitative data is collected and shown in below table.

**Table 42: District wise record of Registry marriage**

				Total
	Kurigram	Rangpur	Gaibandha	
No	89 51.4%	80 46.2%	114 66.3%	283 54.6%
Yes	84 48.6%	93 53.8%	58 33.7%	235 45.4%
Total	173 100.0%	173 100.0%	172 100.0%	518 100.0%

Different training program is arranged for creating income generation activities but the corruption related this is shown below.

**Box 16.6 :Training program related corruption**

In kurigram GO training for any income generating activities offered by Ministry of Youth and Sports is offered frequently. The training is for 7to 15 days and some remuneration is given to the trainees. Training based on pottery, bamboo work, poultry, hive cultivation etc. Original active youth are rare take training rather the peon or Clark enlists the name of people in exchange of bribe. At the end of the course get 5-6 thousand BDT is taken but no trainee use that training further for Income Generating work.( Source: KII Political leader and social worker, Kurigram)

Law and order situation of government is very important for perfect adaptation and livelihood development. But the corruption situation is depicted below.



### Box 16.7 Law and order related corruption

- ▲ Upazila shalish is another source of corruption , they take money both from *badi* and *bibadi* for Salish negotiation.
- ▲ At the entry point of village members representative stands and fix the bribe then enter into the village and gave wrong judgment.
- ▲ Women related case need much money and the police case is filed after receiving bribe.
- ▲ Case are not dismissed for years after year. In kurigram judge court 5000 case of women violence is under processing due to not getting enough money of lawer.  
(Source: KII , FGDs in locality)

Cases related to law order deterioration are shown through the cases collected from field.

#### It is better to give bribe to police rather giving Khorposh (maintenance cost) to wife

Zila: Rangpur, Thana: Gangachora, Laksmitari union, Village: Mohipur

As Shanu became the mother of three daughter her husband abandoned her and remarry for a son. She came back to fathers home . Father was not that much well of and brothers became separated immediately because no one wanted to bear the family with three children. So Shanu made a case demanding the cost of daughter's expense (*voron poshon*). Her husband is reluctant to give daughter's expense rather says " I will give police and court BDT 50000 for not giving money to you and that will work."

#### Helpless land owner! Hanging the case for 15 years.

Zila: Gaibandha, Thana: Polashbari, Village: Raotinorail

Goni mia is being giving case fee to lawyer for a land related case for long 15 years but the case was not properly filed. After 15 years when they came to high court for clarification they came to know that, they were continuing the case for 15 years unnecessarily. Because *badi* died 15 years ago.

#### Is it fair to make law if someone wants to control his wife?

Zila: Kurigram, Thana: Chilmari, Union: Ramna, Village: Khorkhor

With a great wrath Mr. Asgar of Khorkhor , Kurigram asking, " If you want to control your family member and beat or scold her is it fair to make a law against this?" The father of two children makes chaos with his wife regularly as there is hardship in family. One day when he beat his wife (Boure rager thelay accha moton dangaichi) and after that he was sitting on a bench in bazaar. Mean while wife made complain to a political leader and relative of local UP member. Immediately that person went to bazaar and catch Asgar and charged 200 BDT from Asgar for doing this type of occurrence. He also threaded if he not pay he would complain about this in police station. So, Asgar had to manage 200 BDT by taking loan from friends and rescued himself for that time.

## 5.5.2 Obstacle in fulfilling NGO development initiatives

The evaluation of NGO satisfaction level is depicted in the following table.

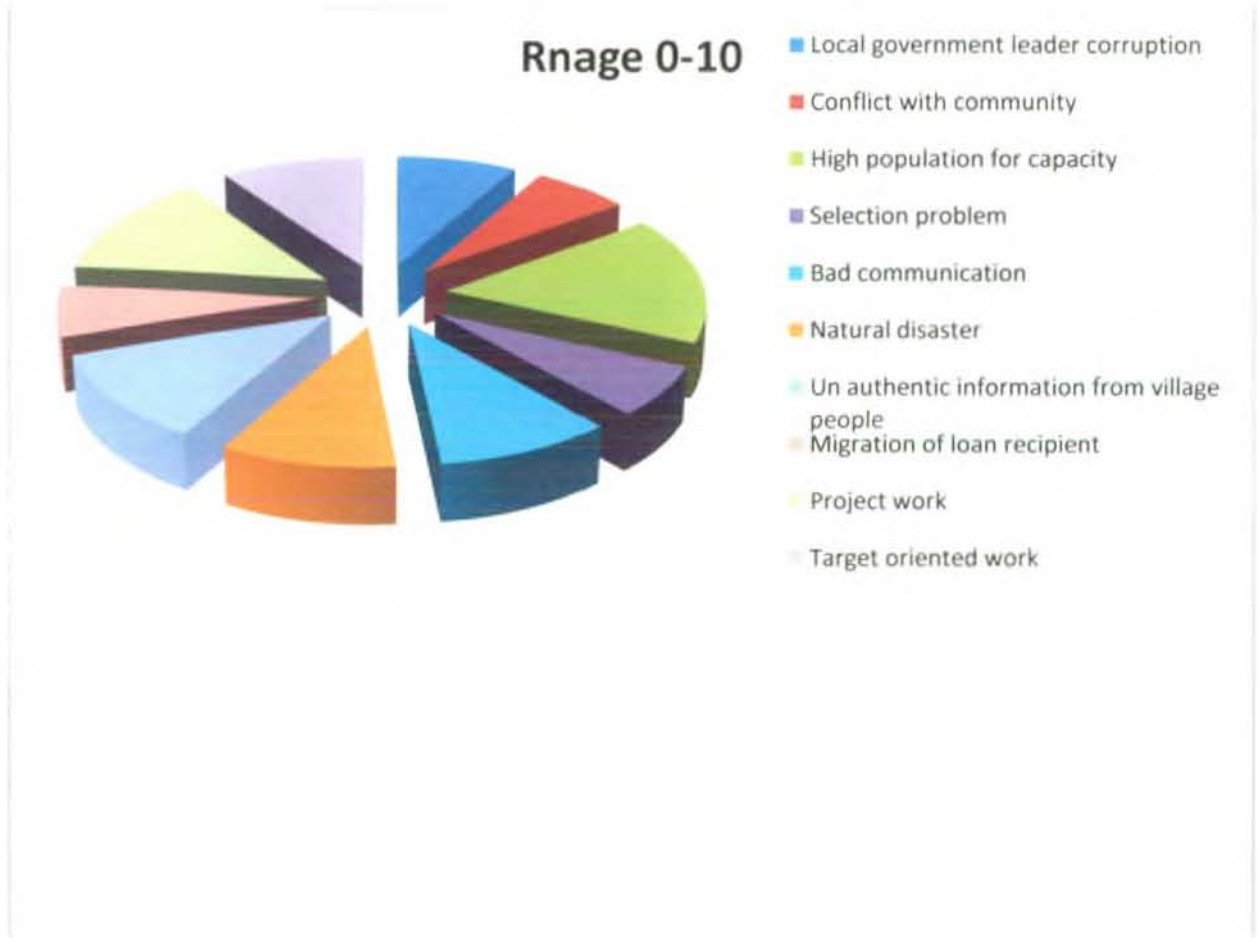
**Table 43: Evaluation of NGO interventions**

	Division wise distribution				Male and female based distribution		
	Kurigram	Rangpur	Gaibandha	Total	Male respondents	Female respondents	Total
NGO plays very good role in community	3.4% (6)	1.7% (3)	7.4% (13)	4.2% (22)	4.4% (12)	4.0% (10)	4.2% (22)
NGO plays Moderately good role in community	48.6% (85)	42.9% (75)	57.1% (100)	49.5% (260)	52.2% (143)	46.6% (117)	49.5% (260)
NGO plays no good role in community	48.0% (84)	55.4% (97)	35.4% (62)	46.3% (243)	43.4% (119)	49.4% (124)	46.3% (243)
Total					100.0% (274)	100.0% (251)	100.0% (525)

Among the respondents 54 percent report that NGOs play satisfactory role but 46 percent respondents are not happy with NGO works. In Rangpur district the dissatisfaction rate is higher (55%). Among male respondents dissatisfaction is higher than female respondents.

From the qualitative data reason identified for hampering NGO work are given below chart.

**Chart 15: Reason of hampering NGO work**



Source: FGD Gaibandha

The following complain comeout from the field against NGOS.

#### **Lacking in micro credit service**

Community people have identified the real situation of microcredit service. Situation analysis on Micro credit services is depicted below

#### **From the NGO side: The motto of micro credit is doing business**

NGOs are working as business organization. 15 years ago, when people grew 5-6 mound paddy they could remain under debt but now they are growing 20-25 mound paddy in same land, why they are remaining under debt? So, we have to think of the actual role of Microcredit in Agriculture sector.

In his 18 years long experience no one become rich by vegetable growing through NGOs. Only they are producing landless people (KII ,Upazila agriculture extension officer Betcapa union, Polashbari, Gaibandha).

In Rangpur region one NGO high officials informed as in WASH project huge donor fund is coming and they are making false report by making bound the officers to prepare false need assessment on arsenic or different issues. The only target of them is to make project proposal and urge for fund. They never thought whether it is applicable or not, useful or not. (Source: KII with former DC, Rangpur)

#### From the receiver side: Fail to return loan

Maximum char dwellers are defaulter in loan refund, either willingly or unwillingly. The NGO officers conduct meeting after meeting at night. Because they face pressure from top officers. Loan recipients become migrant. River eradicates and people of char become disappeared overnight. Millions of BDT gone in vein like this."

(Source : KII with Grameen Bank, Chilmari,Kurigram, Branch Manager who works from 2006 to 2011). If statistics is shown ,success rate in *Monga* area is the lowest.

In Grameen Bank 600 crore BDT is still not repaid. They promise to use the money in IG but not doing that. Women handover the money to their husbands and they either disappear or destroy the money. Due to extreme cold the people don't work during winter and become defaulters. They sell the asset. Fr example, one client promise to buy cow and sell it after *Eid ul Azha*. So he can make a profit. But before eid session, he sells the cow even in less than his purchasing price. So he becomes unsuccessful and defaulter also. (Source: KII with Senior Principal Officer, Grameen Bank and former Area Manager Gaibndha GB branch)

#### Actual Success ratio is low

It needs minimum 6 months to return loan but they start loan return process after 1 week. So the Ultimate result of taking loan is migration, land mortgage or selling physical labour for returning loan. Many people take loan from another source for returning the loan. Among 2807 members of his branch 3 success story can be mentioned (KII with Grameen bank, chilmari branch manager 2006-2011)

**Misconception and rumor**

Once upon a time it was ordered from high level that some how the loan must be collected. Even if it needs to do any torture upon the clients it is okay. Many gossip about in human incidence for example, to remove the roof of home, to wait for loan after death or to imprison the client in micro credit branch office etc is circulated to the community . So fear against the micro credit institutions remains among the clients and they reluctant to take loan.

But now the policy of this organization has been changed, except Brac no NGOs file any case against any client. They don't do any torture. Though after the year 2000 this changes happens but not properly circulated (Source: KII with Senior Principal Officer and former Area Manager, Grameen Bank Gaibandha).

**No follow up and monitoring of NGO Loan**

The respondents claim that there is lack of monitoring in micro credit disbursement. In most cases loan receivers don't use the loan according to their commitment of receiving loan. The below Table shows whether the loan is used for income generating activities which is the main motto of the micro credit organizations or for family maintenance purpose.

**Table 44: Loan utilization in income generating sector**

	Kurigram %(n)	Rangpur%(n)	Gaibandha%(n)	Total
Utilize loan in family maintenance	80.0(48)	70.0(42)	66.67(66)	71.23(156)
Utilize loan in income generating activities	20.0(12)	30.0(18)	33.33(33)	28.77(63)
Total	100.0(60)	100.0(60)	100.0(99)	100.0(219)

The above table indicates only 29 percent HH respondent use the loan in IG work and in 71 percent HH respondent assert that the loan is not used in any IG work. Some case studies are necessary to understand the real picture.

The below cases also depict the real picture of loan use.

Without Milad Business cannot be started

Kurigram, Bozradiakhata Village, Chilmari

Shahed got some money from his cousin and took some micro credit for buying two van. After that one was sold for giving *milad*. The money got by selling van was used to buy two goats and one was slaughtered for *milad* purpose. Shahed argued without taking the name of al mighty God it is not fair to start any business. The *Murubbi* (guardian) of the community said, "it is wise to sold out one van because if God bless on you it will be a matter of second to buy van again."

Using the asset for returning loan

Gaibandha, Polashbari, Jamalpur village

As the husband is ill and Morzina shoulders the family burden so CLP gave a cow to Morzina's family. They are land less so two years before when new char emerged they rented 3 decimal of land by 3000 BDT. Then they had to made 2000 loan from moneylender. Then also took 1000 for cultivating land. When the interest of loan increased to 7000 BDT then they decided to sell out the cow. They got 12000 BDT and as the husband became sick suddenly the rest of 5000 was also finished due to treatment. The ultimate consequences of self sufficiency project of CLP was the cow was sold and after that they had 2000 BDT loan and interest.

Asset is used for Arranging Daughter's Marriage

Gaibandha, Raoti norail village, Betkapa union

Nili is a widow. Brac gave her cow as a part of their asset transfer program but sold out during daughter's marriage. Now when any visitor from brac comes she says, "it is not possible to rear the cow due to man power and lack of fodder, so I have kept it to my daughter's home. They are rearing and breeding the cow."

Drawbacks of Asset transfer program

Inadequate coverage

For this huge population NGO has target to raise homestead for 10% household then what will happen to the rest of the household. Every household is vulnerable.

In Challenging Frontiers of Poverty Reduction Program of Brac Coverage (nationally)

Year	:	2002	2003	2004	2005	2006	2007
Total Members served	:	5000	5000	10,000	25,000	25,000	70,000

Source: FGD with NGO officers

Problems to involve community people

- 1.The NGOs give condition to rear livestock for at least 1 year but it hampers the daily work and wage. A man or woman has to pass the whole day to look after the cow or goat. If they use that time in others work they can earn wage.
2. As they don't earn any wage so they have to do loan during the livestock rearing. So when the loan becomes unbearable they sells the livestock.
- 3.Due to lack of time and fodder many women gives share (*Adhi*) to relatives home.

4. Live stock rearing kills begging time.
5. At the time of daughter's marriage they sell it or give it as gift.
6. When the NGO officers come they show others people cow as their own cow.
7. NGOs are spending their own money so the government or people don't think about their success rate.

8. Community Conflicts :

NGO were doing well with CLP project but sometimes it stopped due to community conflict. Suppose CLP was providing cow to destitute people only but the agro labour protested and a large conflict and chaos happened. That time the CLP stopped asset transfer program in that village( Kurigram-chilmari (bojradiakhata village) with male group, char land FGD with different groups).

**No monitoring of transferred asset**

In most of the cases beneficiaries don't use the asset according to their commitment. "There is no monitoring of asset transfer programme. Suppose in CLP project earlier livestock was transferred but now cash is being transferred. But many cases asset is transferred till now. Suppose RDRS is giving cow not cash." (KII, Veterinary Trainer, SKS, Gaibandha). in the adaptation section a statistics was given on asset transfer about Moddho para, Raoty norail ,Polashbari, Gaibandha. By the Researcher's a Longitudinal study were conducted where a "panel" that means the same people are asked to respond periodically with the duration of 2 years after receiving the asset. Among the 33 beneficiaries 13 person rearing the livestock and 2 persons got success. . The rest 20 beneficiaries loses the asset provided by the organization. The reason they presented are as below.

Died in diseases.

Died in disasters.

Some died in disease and some are left.

Sold out due to poverty.

Gifted to daughter .

Taken as meal .

**Training and IG related difficulties**

Some respondents say NGOs don't patronize training and IG programme rather they give emphasis on micro financing. One NGO manager was talking about the income generating activities of females living in char lands. But he mentioned the women would never deliver the goods on time as they spend 3-4 hours to collect water and water fetching is a time consuming job here. When they would make the handicrafts? (KII ,Former, BBC Correspondent )

Most of the NGOs only provide loan for doing business, for instance making handicrafts. But from NGOs no handicraft making training is provided. So the loan receiver does not start these types of work rather anticipate the money (FGD with NGO member).

**Table 45: Received technical skills on handicraft**

	Kurigram	Rangpur	Gaibandha	Total
Having any technical skill	8.6%(15)	1.1%(2)	4.0%(7)	4.6%(24)
Not having any skill	91.4%(160)	98.9%(173)	96.0%(168)	95.4%(501)
	100.0%(175)	100.0%(175)	100.0%(175)	100.0%(525)
Place of training receive				
Government training centre	26.7%(4)	.0%(0)	28.6%(2)	25.0%(6)
NGO training centre	20.0%(3)	.0%(0)	14.3%(1)	16.7%(4)
By self training from private training centre	53.3%(8)	100.0%(2)	57.1%(4)	58.3%(14)
	100.0%(15)	100.0%(2)	100.0%(7)	100.0%(24)

The above table pinpoints that in 95 percent Households there are no training on handicraft for starting IG work. Among the HHs only in Kurigram Household respondents state that about 9 percent of them takes training on handicraft making.

**Corruption and Political influence**

The accusation of corruption and political influence are found in the field. The following quantitative and qualitative data presents the situation.



Table 46: Opinion about NGO Corruption

	District wise evaluation %(n)				Male and female respondent based%(n)		
	Kurigram	Rangpur	Gaibandha	Total	Male respondent	Female respondent	Total
Highly corrupted	12.0(21)	8.0(14)	1.7(3)	7.2 (38)	8.8 (22)	5.8 (16)	7.2 (38)
Moderately corrupted	50.9 (89)	49.7 (87)	45.7 (80)	48.8 (256)	51.4 (129)	46.4 (127)	48.8 (256)
Not corrupted	37.1 (65)	42.3 (74)	52.6 (92)	44.0 (231)	39.8 (100)	47.8 (131)	44.0 (231)
	100.0 (175)	100.0 (175)	100.0 (175)	100.0 (525)	100 (251)	100 (274)	100 (525)

Table 46 shows the opinion of respondents regarding NGO transparency and honesty. Forty seven percent respondents think NGO work is out of corruption but the remaining 56 percent respondents think NGO work is not out of corruption. Among the respondents almost half of the female respondent things (48%) NGO work are not corrupted. Scenario of corruptions and political pressure are known from the qualitative data.

NGO workers sometimes do corruption with the negotiation of UP members. For instance, suppose they are giving goat costs 5000 BDT and writing 8000 BDT. Fodder of 2 kg is given instead of 5 kg. They see the broken homes and write down the names but in char the rich men are keeping one home but in main land they live in luxury and are depositing lots of money in bank. In char they are having 100 *bigha* lands. But the NGO members give cow without verifying. In 2010 CLP, gave training to 450 persons for 9 months. It hampered their daily wages and education but finally they did not get cows. Who did not do training they got the cows. Selection was not fare. (Source: Khorkhoria, Ramna, Kurigram male FGD and FGD with Kurigram-chilmari (bojradiakhata and telipara village) with male group, char land)

Political influences hampers the NGO interventions directly. In winter season children suffers from Asthma, Pneumonia, Cold diarrhoea etc. So from the Chino mukul foundation, 2200 blankets were ready to distribute. The UP chairman sent a list to them but

they made the list according to the need of the family. Then the chairman made a phone call and threatened the doctor. At the time of distribution 50-60 political activists were sent and they made huge chaos. So the doctor was bound to negotiate with the party boys and distributed accordingly (Source: KII, Nutrition Specialist, Kurigram, Chinno mukul).

Ruling party leaders, their family members or party people are taking loan from different branches of Grameen Bank and don't return those as current government has some conflict with the founder of Grameen Bank Dr. Muhammad Yunus. Not only in Rangpur Division all over the country GB is facing this problem. After taking loan in the name of the wife they just stop giving installment and declare they are the people of ruling party, so they will not return the loan (Source: KII with Senior Principal Officer and former Area Manager, Grameen Bank Gaibandha)

#### Others allegation against NGO work

The other accusation collected from participants are compiled below.

#### NGOs select less vulnerable villages

In Monga area remote villagers are very vulnerable but when the NGOs select a village for development they choose the nearer village where communication is easy and high officials and delegates from donors can visit easily. From Ramna union, khorkhoria, Vashan para these unions are more vulnerable but NGOs don't work there.

(KII with Up Chairman, Thanarhat Union Vil: Putimari & Putimari Kajoldanga)

### Superstition against NGO

Many types of Superstition against NGOs are found in field. So people are reluctant to be the part of NGO. It hampers NGO work. The following cases reflect the issues.

#### Darkness under the lamp, Hampering the NGO work

<p>Case 1: In hand a sill will be given if you be the part of NGO and after death they will take the dead body. In this process you will become Christian. You will be burn instead of buried. (In-depth interview with Majeda (Rangpur))</p>	<p>Case 2: In NGO health service people don't want to take injection, because bad air will enter with that and the whole body will be contaminated, rather they depend on herbal or black magical treatment ( Source: KII, in Kurigram)</p>	<p>Case 3: People should take religious education in Madrasa Being a practicing Muslim it is not wise to take admission in Brac school. What will happen if you learn A, B, C, D instead of Arabic study. The Quran and Sunnah based education is the only way to succeed in society. In-depth interview, Gaibandha.</p>
---	---	--

#### After expiration of project development work discontinue

In many fields it is seen that some innovative works were done by the community people but now they are not continuing those because the projects have been ended and after finishing the projects community people don't practice the challenging works like cage fishing or pumpkin production etc rather go back to their traditional coping strategies.

### 5.5.3 Problems of Microcredit IG use

Use of microcredit is a landmark of adaptation measures in Monga area. Nevertheless the participants mentioned some issues which create barriers in microcredit using. This section tries to identify those issues.

#### Obstacle in doing petty business

The following cases indicate how does the petty business are hampers in Monga areas.

<p><b><u>It is not possible to do petty business where Multinational Companies are Present::</u></b>  <b>Fulchari</b>  <b>Rosulpur village</b>  <b>Gaibandha</b></p> <p>Ilias Mia was trained from SHIREE PROJECT for pickle making .But after every effort business is not running well. "Man has become gentle man (manush hoggole vodro hoye geiche). They buy packet pickle. If I make pickle or Chanachur it does not finish even in 7 days (Orayna) but if I sell packet pickle it runs fast (tortorie chole).Show is main (shoshai prodhan) ," he said.</p>	<p><b><u>If you make progress of one step you will be returned three steps due to Disaster</u></b>  <b>Chilmari upazila</b>  <b>Kurigram district</b></p> <p>Khorkhoria is a temporary Mouza of Chilmari, Kurigram. Due to river bank erosion, hardly any village sustain for maximum two years there. In the market of Khorkhoria Baset Mia have a small shop. The total amount of his loan is about 114000 BDT. He was bound to take this loan due to Monga and river bank erosion. From ASA NGO he took 30000 BDT, from other two businessman of market took 25000 BDT and 20000 BDT. From another village fellow took 10000 BDT and others 80000 BDT is interest of those loans. Several times he built up his business and again destroyed in disaster. In 2011 he has to move his shop four times in six months only for bank erosion. The reestablishment cost, movement cost and loss of business made him pauper.</p>
--	--

#### Obstacle in doing livestock rearing

From qualitative data analysis livestock rearing problems are summarized below.

Many of the villagers have lost interest in dairy production as it is not as profitable as it used to be because they are not receiving the fair price of milk.

The villagers do not have the technical knowledge to manage their cows properly and to make them as profitable and productive as they could be.

Farmers do not want to sell their milk to the chilling centre because of a low production of milk

Most of the cattle are of local breed, which produces less milk than hybrid cattle.

Most of the villagers don't have appropriate housing for their cows to sleep in

Medicine to treat the cows on life-threatening diseases is not readily available and expensive.

There is only one livestock LSP in the village

There is a limited scope for selling the milk as there is only one chilling centre and market.

Lack of fodder in locality, price of fodder is high in rainy season.

Cow/goat stealing is a problem.

Lack of coordination between market and producer

Lack of loan and high interest rate

High quality fodder is not found in local market, so fodder cost becomes high as they collect from far. (KII, Mithapukur, Rangpur)

Climate bounds people to sell livestock:

Case 1: In Balashi living with Livestock is very tough as flood effects every year. So there is a possibility to attack in disease of cow so wise to sell it out, though getting 15000 only where that is minimum 40000 in season.

Case 2: Salemun had 6 chicken. During mona she used to sell 3 or 4 eggs daily and got 20 BDT by which she was able to run her family. But when flood water reached to her homestead she immediately sold out those chicken because no place to keep the chicken and would die in disease. But the pity is she sold out those only in 80-100 BDT though she was supposed to get minimum 150 to 180 BDT for those.

Problems of Livestock asset transfer:

No organization is giving the complete service.

1st thing: No training about diseases of livestock

2nd thing: No vaccination provided

3rd thing: No training about cross breeding

Diseases of livestock:

For cow khura, babla are common

For goat PPR (Diarrhea) is common

Monetary loss:

From 2 Black Bengele goats are produced in a year and one goat is sold 2000-16000 BDT. But last year all goats died in PPR diseases. Only the lack of knowledge is responsible for that. The cost of the vaccine is only 50 BDT.(KII with Veterinary Trainer, SKS, Gaibandha)

#### Obstacle in doing poultry business

Poultry farming becomes a popular Monga adaptation. But some issues are identified by the participants which are given below.

1. No Government infrastructure facilities at village level for training of beneficiaries, storage and preservation of inputs, etc.
2. High prices of medicines and feed ingredients.
3. Unskilled people appointed by NGOs.
4. Shortage of skilled GOB manpower.
5. Shortage of suitable good quality poultry breed.
6. Too few breeding farms and hatcheries for chick production.
7. Low productivity of the indigenous breed.
8. Indiscriminate import of chicks.
9. New poultry diseases and non-availability of vaccines against them.
10. Insufficient funds for transfer of sustainable technologies.
11. Lack of organized marketing system.
12. Access to credit and financial institutions.

KII and indepth interview

#### Obstacle in purchasing Van/Rickshaw

Van and rickshaw purchasing are common IG works in *Monga* area. Problems regarding Van pulling are described by the participants. Due to cold wave and rainy season it is not run regularly. Maximum 2 or 3 days in rainy season it is possible to pull rickshaw/van. During winter due to heavy fog rickshaw/van can be run after 12.00am and not more than 6.00pm.

Due to physical ill health it cannot be run regularly. Case of Van stealing is very common in locality. Sajjad, a van puller took loan from NGO and bought a van and had to install BDT 120 in every week. Almost in one year the loan was repaid. One day he went to a

little distance with a customer and thought to meet one sister's home. After coming back to her home he found the van disappeared. (KII and indepth interview)

### Obstacle in Taking Seasonal loan ( Moushumi kreen) for crop cultivation

A Case Study can make clear the matter.

#### Disaster Makes Farmers beggar!

Sadekul is a farmer and does not know any alternative work except crop yielding. Generation after generation they are doing so. In char land, he is working hard to produce crops. The land is sandy and arid. Corn cultivation is the most popular. Beside corn Aman paddy is also cultivated. In the year 2010 he sowed corn in 13 *bigha* land (13\*33=429 decimals) . The corns were about to cut and suddenly the earlier flood submerged the corn field and not only Sadekul, no farmer could reap the corn of fields. He said, "*Hazar bigha jomir paka vutta keu ghore tulte parlonā, shob vashay nilo*" (Thousands hectors full-grown corn was submerged. For last two year Sadekul has been refunding the loan of that crop loss. But misfortune not ends there. In next year 2011, he sowed Aman rice and also some corn and due to heavy fog for long 20 days the Aman paddy germination was hampered and also corn became dam (*nona dhora*) due to lack of sun light that also cost huge loss. Sadekul also said due to drought every year in summer some corn fields are burned. For last 4/5 years the intensity of heat is increasing so much that the irrigation is not enough for crop cultivation. The cost of 13 *bigha* corn was minimum 70000 BDT and he sold out everything including his cell phone to repay that loan. According to Sadekul disaster is the only anxiety of farmer. The most important thing they depend on *moushumi reen* or seasonal loan for cultivation and if crop destroys they become pauper.

### 5.5.4 Problems of Migration

Migration is one of the major adaptation measures in *Monga* locality. This process also challenged by some issues which are described below.

#### Female headed family don't have person to migrate

From the female maintained HH data it is seen that there is no person to migrate from there. In case of widow or old age they suffer a lot but don't have earning member who can migrate (FGD with female, Kurigram)

#### Increase women vulnerability and abandonment

Table 47: Migrated family members' opinion about keeping contact with home

	Kurigram	Rangpur	Gaibandha	Total
Keeps contact	94.4%(51)	82.8%(53)	0%(0)	92.3%(169)
Always retouched	5.6%(3)	17.2%(11)	.0%(0)	7.7%(14)
Total	54	64	65	183

N=among the migrated people household

The above table shows that around 8 percent family members are not keeping any contact with home and the HH are passing days with uncertainty. Some cases can depict the vulnerability of migrated family.

<p><u>Allowing husband to Migrate was the grate blander of life</u> GaibandhaZila, Polashbari Upazila, Jamalpur village Jamila was a girl of Barishal division. She worked in a garment factory in Dhaka and at time came to close contact of Gaibandla residing Salam. They got married and started life in Gaibandha. After few days Salam again came to Dhaka for work and again fell in love with another girl named Tahera. Hearing this Jamila decided not to live husband's home and took a job in a NGO. She bought cows and goats and admitted her son in Brac school. Two years later Tahera and Salam had made divorced again and Salam came back to Jamila. Jamila said, "I know the urban women very well. They don't live with one husband for long time. So I did not leave my husband's home. Finally God blessed me and my husband returned home. But it was a great mistake to allow him to go to Dhaka."</p>	<p><u>Golapi's daughter could not see the face of father due to migration</u> Rangpur zila, Pirganj upazila, Jamdani village By taking 25000 dowries golapi was given marriage with Yunus Gazi. His mother selected her as daughter in law because of her polite nature but Golapi's complexion was not fair. After two years when she became pregnant her husband planned to migrate Narayanganj as garment worker. Before the birth of her daughter golapi came to know that her husband got married to another girl there and started new life. Then she filed a police case because without taking her consent her husband got 2<sup>nd</sup> marriage. Now she is suffering a lot with her infant girl and not getting the maintenance cost (<i>voron poshan</i>) of her girl even.</p>
---	--



Increase cheating regarding migration

Many people losing money in the name of sending people to abroad which is described by the following cases collected from field.

<u>Cheating case of International migration</u>	<u>Engaged in Cheating profession in India</u>
<p>Mithapukur Thana Barabela union Poschim barabela, Rangpur</p> <p>Farid is a rickshaw puller and family leaving at village. One of his neighbor in Dhaka said one day, " many people in going to abroad and earning huge money , specially for women there are many opportunities." He became interested and after a few days he again came and said he know a man who is sending people to Lebanon. He demanded 120000 tk. He refused then first but again he asked only 80000.this time he agreed. The wife was sent her fathers home to collect money and after hard effort she was able to collect money. Just after taking the money the man disappears and never came in that locality. He did not do the agreement on stamp. He knows the office but the man is not at all the staff of that office, the office staff says.</p>	<p>Zila: Gaibandha Polashbari Thana Betkapa Union Royotinorail Village</p> <p>Hamza and his wife Farida has built a tin shed house in village. They use to visit India and after three or four months come back home with huge amount of money. This time they brought 60000 BDT in three months. Many people in village know they do a good job in India but the real thing is, they use to beg in Kolkata city in disguise. They use to wear tear clothes (<i>Sharee and Dhuti</i>) and hold all signs of Hindu religion (Tilok and Poita) and use to beg. They collect Sharee and cash money. As the Indian currency is higher than Bangladeshi currency so they earns much in context of Bangladesh. Many people from Bangladesh cross the border and do begging from west Bengal to capital city of India, Delhi.</p>

Increase risk of smuggling

Through Burimari border and hili border smuggling is common business for the *Monga* prone people. From Phencidyle to livestock all are passed through this border. For example, thousands of people in panchagar border villages engage in cow smuggling. One person gets 2000 BDT for making one cow passing and after that though union *parishad* chairman they are taking a certificate of cow that this cow is reared in his house and is going to be sold in bazaar. And very big size cow from Ondhro prodesh, panjab and Horiana is becoming Bangladeshi local cow by this certificate. It is another income source of Union Parishad. BDR and BSF get money, but if any problem happens in bargaining process he has to give life in bullet. Many people is engaged in Phencidyle business, they carry it in their body and make smuggling ( KII, Shahriar, Kurigram).

Increase life risk and disability

From Kurigram chilmari, ramna khorkhoria village FGD with disable it was found most of the disable were lost their part of body due to construction injury. The following case touches the community.

Monga migration carries dead body instead of money

Fulchari,  
Balashi union  
Gaibandha

The village is prone to flood. Flood hits every year and most of the people live on embankment. They don't have any piece of land to cultivate. Mokles was a only son of Mazid Mia. Mokles got married and became the father of a son. In locality regular work is not found and the wage rate is very low in compare to big cities. So Mokles thought not to starve with wife, child and parents rather migrate to Chittagong. Accordingly he took a job in a Ship breaking company and used to send money in village. One day instead of money the news of dead of Mokles came to his family. The wife and father of Mokles is now working in char to survive and the mother cries and laments for whole day, "Hamar ekna sol Chittagong e noha pori mori gelo, hamra ki dosh korchi Allah."

Increase old age insecurity

The migration as adaptation can't provide the future security rather they will be the burden of the community which is stated in following table.

Table 48 : District wise future plan of migrated HH

	Kurigram	Rangpur	Gaibandha	Total
Future planning of migrated worker				
will settle in big cities	1.9%(1)	15.6%(10)	1.5%(1)	6.6(12)
Will return in village	37.1%(20)	38.4%(24)	44.6%(29)	39.9(73)
Will frequently visit city and village	61.1%(33)	46.9%(30)	53.8%(35)	53.6%(98)
	100.0%(54)	100.0%(64)	100.0%(65)	100.0%(183)

Above table shows that 40 percent migrated member dream of to come back village in old age as they don't have future in migrated area due to engaging in informal labor sector. 54 percent think they will earn till death in migrated place and run their family at village by that.

### 5.5.5 Difficulties of agro farmers

Farming is the main occupation of the mass people of Monga community. So the obstacles of farmers are needed to be identified. The main obstacles of agro farmers are given below.

#### Increasing Landlessness among farmers

From the empirical findings it is seen that the Monga and poverty situation are transmitted from generation to generation. Because among the landless percentage of the survey (77.5%) most of the respondents (65.3%) were also landless in their previous generation.

**Table 49: Generation wise landlessness of same Household**

	Kurigram % (n)	Rangpur % (n)	Gaibandha %(n)	Total
<b>Having cultivable land of current generation</b>				
Landless	90.9	85.1	90.3	88.76
Landowner	9.1	14.9	9.7	11.24
Total	100.00	1.00	100.00	100.00
<b>Had cultivable land in previous generation</b>				
Landless	25.1	52.6	29.7	35.8
Landowner	74.9	47.4	70.3	64.2
Total	100.00	100.00	100.00	100.00

It is seen from the above table that generation wise landlessness is increasing. In the same HH data, the previous generation the landlessness was 36 percent and it turns into 89 percent in this generation.

#### Food habit as a cultural issue

Most of the farmers prefer paddy cultivation because they are eager to take rice from own land production. In case of crop choosing they comply the loss due to their food habit and culture of taking food. Two crop cultivation in a year is common in land. The following equation shows the loss of cultivating mono crop (Paddy)

#### Box 17: Income from one bigha land

Paddy+Paddy 18-20 mound in Boro season +12 mound in Aman season Price=650*30=19500 (Aman=550 and Boro=650-700 usually) Cost=8000 Benefit=11500-12000 approximately	Paddy+Potato Boro, 20 mound=20*650=13000 Potato, 50 mound=50*300=15000 Cost Boro=5000, potato=3000=8000 Profit=20000 approximately
--	---

(Source: FGD with farmer, Kamarzani, Gaibandha)

### Natural Disaster hampers agriculture

The main cause of hardship is flood among the inhabitants living in bank of Tista river. After flood the second problem is heavy cold. Every year 2 or 3 people die in due to cold in every locality. In winter season some time rain drops. Due to fog van or agro labor all professionals sit idly up to 1 pm and vegetable destroys. (Rangpur-Gangachara (Mohipur Village) FGD with male and female group FGD Gaibandha)<sup>8</sup>

### Capitalism grabs everything

In Rangpur, Banglabandh PRAN food industry has established a factory. There they are producing potato chips and others. Earlier PRAN bought potato from local farmers to make potato chips. Now they are buying land miles after miles and growing potato to make chips from the small land owners. Industrialists have become the potato farmers by making the marginal farmers landless migrant and they are coming to big cities as a day labour or rickshaw pullers. This is the process of pauperization.

Again in Rangpur Tobacco cultivation is becoming the main crop to cultivate. The cycle is paddy-'Tobacco-Paddy-Tobacco' cultivation. Rahim vorsha and Karim Vorsha control the Tobacco industry and bound people to cultivate Tobacco in Rangpur, which destroys environment of the locality and creates dangerous harm to health. If the farmers want to break the cycle they become captured through *dadon* business, marketing system and finally make them bound to return in Tobacco cultivation ( (KII with Additional Secretary, Ministry of Local Government and KII with Manager , youth club. Mithapukur).

### Lack of information before production

WHEAT:

In 2010 farmers got 1100 per mound wheat . So many farmers grew wheat and in 2011 they got only price 750 BDT for per mound. It makes harm to many farmers especially those who are share croppers (FGD with farmer, Gaibandha).

---

<sup>8</sup> Details are mentioned in section 2 (vulnerability part)

POTATO:

Even after continuous miking ,the potato grower did not collect potato from cold storage

Case of Rangpur

In 2011, In Rangpur Division farmers grew potato in more 12 thousand 561 hector land. In Rangpur per kg potato was sold in BDT 2-3 per kg potato production cost is minimum 5-6 BDT. Due to huge production the peasant faced cold storage shortage. More over the cold storage owners increased rent of cold storage. In Rangpur Agriculture Zone , there are 62 cold storage . Moreover, cold storage could not supply continuous electricity. Finally, due to poor market rate the farmers did not collect those potatoes. Every day announcement through mike was done but the farmers did not collect potato from there. Then the cold storage owners set them out and destroys thousand mounds of potato (KII with Agriculture extension officer)

Poor marketing system and presence of middleman

PADDY:

Market is being manipulated by cell phone that we will not give more than their price, as the poor peasant have to pay loans taken during cultivation so they cannot store and have to sell in middleman fixed price. Government has to keep monitoring. If they can't sell to government in open market they have to sell to middle man in BDT 450-550 (FGD with farmers, Gaibandha).

POTATO:

Cold storage slip is sold earlier to businessmen and stockholders (*mojuddar*) from cold storage office, so that farmers will be bound to sell to them as it will be tough to store (FGD with farmers, Gaibandha)

VEGETABLES:

North Bengal has become the vegetable storage of the country but the farmers are not getting proper price. If this continues, after few years they will lose their interest to grow vegetable. Due to poor price sometimes they don't sell rather through the vegetable out with grief or use as fodder for cattle. The middle man is getting benefit; the state should take initiatives to ensure the proper price. (FGD with farmers, Gaibandha). The following box reveals the real picture.

Box 19: Vegetable price From field to capital

Item	Selling price of the 1 <sup>st</sup> grower farmer 28.10.11	Selling price in local market, polashbari-Gaibandha 01.11.11	Laksmi tari, mohipur bazaar Gangachara, Rangpur 12.11 .10 MONGA TIME	Selling price in local market, Fulchori, balashi ghat bazar-Gaibandha 5.03.11	Rangpur, Pirganj Bazar 3.8. 2011 Rainy season is pick time for vegetable	Selling price in Dhaka 13.12.11
Round Bringle 1 kg	5	12	24	10	20	35
Long Bgingle 1 kg	4	10				30
Cabbage 1 piece medium	1-2	5		6		15
Lau	10-12	20				40
Pumpkin	5-6	20	30		80	100
Lafa shak 1 kg	5	7				
Green chili 1 kg	35-40	64		32		
Cauli flower 1 piece medium	1-2	7	25	10		20
Dhonia leaf 1 kg		20		12		
Radish (mula)1 kg	1	3	16			
Potol 1 kg		8	16		20	20
Kakro					25	
Pui shak 1 kg		10				40
Korola 1 kg	8	12				30
Bean 1 kg	7-8	16		10		35
Palong shak 1 kg	6	10				40
Kochu shak	Free	Free				
New potato	3	5				15
Old potato	6	8				12
Khira		2		10		15
Chalkumra/jail kumra		3			10	20
Chinga					12	
Kakrol					25	
Kochu					20	
Lal shak	4		20	20		40
Borboti	15					40
Tomato	15			15		20
Onion	10	15		20		20

Source: Researcher's observation

### Lack of utility service

Electricity supply is not smooth so it hampers IG. Solar energy is used in some places that helps only students' education, because only one or two room can be illuminated. Besides these in Cold storage electricity is not adequate and Boro cultivation is hampering due to lack of continuous supply of Polli Biddut. They are supposed to get electricity from 11 pm to 7 am, but electricity remains from 12pm to 5 am (FGD, with Farmer group, Kamarzani, Gaibandha).

### Unavailability of Agricultural extension officer

The ratio of farm land and agriculture extension officer is very low. The information collected from field shows that if Boro and Jute season come together it is a mess. From 1<sup>st</sup> week of May the farmer start jute plantation and when jute plant reach into 1 and ½ feet high, mazra insect attacked the field. They contact with agriculture officer but can not reach them. Many farmers become affected. Again, when the farmer start Boro cultivation they can not get the officer even to ask the amount of fertilizer to put land as a result their paddy field becomes affected by insects. Even this time they are not getting the agriculture officer to ask what to do (FGD, with Farmer group, Kamarzani, Gaibandha).

Again during the above mentioned season agriculture extension officers are busy with government open market rice buying program. In agro based Bangladesh, agriculture staff is very inadequate. NGOs have their own livestock officers or agriculturalist. But Most of the farmers are not even oriented with Sub Assistant Agriculture Office." (KII with care Shouhardo project officer)

Increasing cost of fertilizer, diesel, pesticides and irrigation

Every year the production cost is increasing which is described in the below box.

Box 19: Production cost of 1 acre (100 decimal ) land for different crop

<b>Paddy production cost</b>	
Land digging before seeding ( <i>nirani</i> , before paddy sawing)	1200
Seed of Paddy 20 kg	700
Cultivation cost	1600
Sawing paddy seed	3200
TSP (6 Bags, 300 kg)	1660
Potato (16 kg)	400
Urea (2 bags , 100 kg)	2000
Gypsum (4 bags, 200kg)	600
Pesticides	500
Diesel (1 barrel)	10100
Mobil (8 liter)	2800
Unwanted plans ( <i>Agacha</i> ) cleaning	6000
Crop cutter agro labour wage	9800
Separating Paddy from plants ( <i>marrai</i> )	2000
In total	32460
Total income 40kg*700=28000	
* Source :Field Survey 2011	
Corn production cost: 1 bigha land	
Potash (16 kg)	1400
T.S.P (25 KG)	1400
Urea (70 kg)	1550
Labour 200 per day	5000
Diesel (25 liter) *65	1625
Seed (3 kg)*350	1200
Pesticides	500
Total	7500
* Source :Field Survey 2011	



### Decreasing Crop price in market

Paddy per mound (*mon*) in 2011 was 800-900 BDT but in 2012 it decreases to 650-750 BDT. The cost of paddy growing has increased to 205-230% than previous year. Paddy price reduced 100-200 TK in per mound 1 crore marginal and small farmers HH 5 crore people (according to latest agriculture census) are in danger. Because they have to pay their cost after selling rice and if they cannot do any benefit they have to buy rice at the end of the year again (KII with agriculture extension officer Gaibandha).

The government is buying rice at open market in 28 or 29 BDT. It makes the paddy mound 650 BDT. If you deploy a labour in season he demands 300 BDT which is equivalent to 15 kg rice (20 BDT kg during season). So it is not at all cost effective. Moreover, the cost of fuel, pesticides and fertilizer is increasing. So in future the original farmers or share croppers will be reluctant of paddy cultivation and the country will face food insecurity.

Indepth interview with farmers of Gibandha and FGD with farmer of Gaibandha Sadar.

### Destroying agriculture field

In *Monga* area, land fertility is decreasing in different ways which is a danger sign for the peasant community.

#### Agriculture Chemical fertilizer and pesticides destroying top soil

Too much use of pesticides and chemical fertilizer is used by the farmers of Bangladesh. In most of the cases they don't know the amount and duration of putting fertilizer and pesticides. Even they don't consult with agriculture extension officers /block supervisor. So now they are getting huge crops but the productivity of the soil will be destroying. In the long run the issue of food security will be again is risk (Source: KII with Founder president BARI).

#### Tobacco cultivation destroying land

In Rangpur region Tobacco cultivation is destroying crop field and polluting the environment.

Brick field is destroying land

Brick field is making land infertile. Some people are being trapped regularly by brick field owners. They offer 10000 BDT for digging and taking 1 *bigha* field and take away 2 feet top soil which makes the land infertile for long time. He indirectly makes loss of 20000 tk. It is a regular practice of poor farmer of village. (KII, Mithapukur).

Use of machines instead of labour deployment

During harvest time the agricultural labourers used to get work but now the land owners or share croppers are using different types of small machines. Cutter machine, *Marai* machine, Bhangar machines are used. So the labour deploying time is becoming less than past. The following box is made to depict the matter.

Box 20: Machin Vs labour

	Machine required time (for paddy of 1 bigha land )	Man required time (for paddy of 1 bigha land)
To cut	1 person in 1 hour	6-7 person in 2 hours
To <i>marrai</i> (Separate rice from plant) Dohl Machine	7 person in 2 hours	3 person in 1 hour
To dry up in <i>chatal</i> ( open place for paddy drying)	Manual	Manual
Extract rice from paddy ( <i>chal vangano</i> )	2 women in 6 hours .	To get 25 kg rice from 18 mound paddy in 1 hour, cost 20 TK in rice mill

Source : Researcher's observation during field visit

Illiteracy and ignorance of Farmer

Many farmers can't identify the necessary fertilizer or proper pesticides for their field as they don't have agro based education and no one beside them to help them in this regard. For example, when they go to the market according to the shop keepers suggestion they are purchasing Gypsum fertilizer, actually Sal far, Theovit fertilizer, also one kind of Salfar and Salfet fertilizer which is also Salfar. So farmers are putting Salfar three times in one filed which destroys crop and also increases cost. " *If you put sugar, honey and Gur at a time in one food item (Paesh) what will happen? You cant take that.*" Moreover, they are cheated in pesticides purchasing and so on. Business men are selling bad fertilizer bag which have no effective material inside. Thus the *Monga* farmers are facing monetary loss and their production cost is becoming higher (KII with Agriculture Extension Officer).

### 5.5.6 Gender specific issues to hamper adaptation

The issues which hampers the particularly the women are discussed below

#### Social custom does not allow

In 2000 no women would come forward due to veil custom, now after 10 years they are giving opinion in meeting. Women are working in roads, working in field, moving from village to capital freely. Due to IG work women torturing has decreased but not eradicated. Still women are the subject of deprivation. There is wage discrimination. Women sell the eggs and the husband snatch away the money. Husband torture were both in mentally and physically. For seven days husband don't come to home but no way to ask about this. Wife abandonment is common. Poor and helpless women are bound to be the bed partner of political leaders and influential villagers. Practically, there is no place to seek for justice. As practicing Muslim women are kept under the veil, so it becomes difficult to become engaged in income generating activities due to veil system (KII, with care SHOUHARDO program manager). Many micro credit users says it was very tough to resist public rumor especially at the first stage of entrepreneurship. The following case depicts the real picture how does women become sufferer in society.

#### Many people chitchatted and blame against her charity

Zila: Gaibandha  
Thana: Betkapa  
Union: Polashbari  
Village: Raotinorail

Almost 7 years before when 'Shonirvor Bangladesh' NGO was telling about livestock rearing, a destitute girl of Gaibandha, Parul became attracted and started her struggle by purchasing one cow with the help of that NGO. Then she took training on this and very minutely learned every pro and cons of livestock rearing. She was taken to Savar for doing training and after coming back hard many rumors had been spread about her. Even she became unable to make her husband understand that she went for training, nothing else. Finally her husband abandoned her. She says, "I went to Savar and learnt how cow and calf is kept separated, how cows are feed, about their vaccination etc." She enjoyed the work and now reached at success level having six cow. She sold out two bull and now getting minimum 20 litres of milk regularly. From zero she became hero, sending her children to school, purchasing land for cultivation. She said for women it is very tough to proceed. The community people are not good at all and always remain ready to spread rumour against a working lady. Nevertheless women have to move forward.

Distance and physiology of village

Women say that due to river crossing problem women can't go to far villages as they are responsible to child care (Khorkhoria, Ramna, FGD with women).

Women not having the right of decision of micro credit and asset use

The following cases shows how women become more vulnerable by taking micro credit for their household.

<u>Loan with Interest is Shouldering by Jamila</u>	<u>Asset from RDRS could not make Beli Self sufficient</u>
<p>Zila : Rangpur Upazila:Mithapukur Union:Durgapur Village: Krisnapur</p> <p>Jamila is a mother of two sons. She had never good terms with her husband and used to became the subject of torture regularly. One day the husband reached home with a good mood and convinced Jamila like this way, " If we take loan from NGO it will be easy for us to become rich by doing business with the money. Let us take loan from NGO." Jamila believed her husband in honest sense and collected the money from ASA. Immediately after taking the money her husband ran away and became disappeared for ever. Still now Jamila don't get any stress of him. Her husband took 10000 BDT and now the total amount has been increased into 22000. Jamila , living in a tent in government Khash land and doing hawker of cookeries. Maintaining her two sons. Now she has to repay the loan by installment. It is an intolerable suffering for her. She said, " Earning the bread for three person is difficult because it is not so easy to earn even 100 tk a day, how it is possible to run the installment charge of loan."</p>	<p>Zila : Gaibandha Upazila:Polashbari Union:Polashbari Village: Jamalpur</p> <p>Beli is a 30 yeares old abandoned women. Her husband left her along with two daughter and remarried. Observing and considering her economic condition RDRS provided her 1 cow in their under their asset transfer program. Beli used to look after the cow just like her own child. The cow gave two calves. She used to sell milk and after selling 1 calf bought two sheep. After few days the sheeps increased in geomatric way by breeding. She was doing well. Then her husb had come to village and convinced her if she gave 50000 BDT to repay his loan there would be no barrier to start family life with her. Beli sold out her cows and sheeps and handed over 50000 BDT to her husband. From that day husband disappeared again and she became pauper again. Now Beli laments, " Even my mother in law said not to give money to his son but I belived and have lost my bright future."</p>

## 5.5.7 Unfamiliarity of CSR activity

Throughout the world the CSR plays a good role in community development but this is very nominal in *Monga* area. The below table shows the situation quantitatively .

Table 50: CSR Activities in locality

	Division wise distribution				Male and female based distribution		
	Kurig ram	Rangpu r	Gaibandh a	Total	Male responde nts	Female responden ts	
Never seen	94.9(166)	97.7(171)	98.3(172)	97.0(509)	98.0 (246)	96.0(263)	97.0(509)
Sometimes in relief distribution	4.0(7)	1.7(3)	.6(1)	2.1(11)	1.6(4)	2.6(7)	2.1(11)
They have regular activities in locality	1.1(2)	.6(1)	1.1(2)	1.0(5)	.4(1)	1.5(4)	1.0(5)
Total					251	274	525

The above table describes that 97 percent HH respondent never seen any performance of CSR in locality and only 2 percent says sometimes they distribute relief during disasters like flood or cold wave. CSR reception in locality is not much fine. The below case shows how the CRS initiative is hampered in locality.

**How Milk Vita Company will survive!**

Mithapukur Upazila, Rangpur zila

To ensure proper price and regular purchasing a chilling centre was established near the survey field of Mithapukur by Milk vita cooperative. But Milk vita can't collect milk because villagers don't like to sell milk to them due to their collecting process. They use lactometer for perfect measurement and it is not liked by them. Villagers want to mix water and also want to give a little less amount in measurement which is not possible here. More over they sell stale milk sometimes but milk vita don't collect them rather the company collectors pour all the milk of milk man in roads. So they are reluctant to sell to them though milk vita is offering much price than local market. The milk man is interested to sell in local sweet makers or tea stall that collects stale and milk with water mixed from the milk man. Another think, if they sell to Milk vita, they must use formalin for not being rotten the milk (KII in Mithapukur)

Concluding Remarks of Finding and data analyses

In five different sections the finding of the study is presented where overview of *Monga*, *Monga* vulnerability, *Monga* adaptation measures and barriers of *Monga* adaptations are described in details. As a researcher by analyzing the overall situation and conducting a large scale survey using both qualitative and quantitative method and various tools a trend analysis is needed to be present below which reflects the overall changes in Bangladesh period (1970 to current).

Box 21 : Trend Analysis of *Monga*

1970s	<p>They used to wear <i>lengti</i> like tribal people.</p> <p>In 5 villages, one pair of shoe was not found. One Panjabi was shared in any occasion. When any occasion like marriage ceremony occurred it was rent.</p> <p>All was <i>choner ghar</i> or <i>ghor made of mud</i>, people could not eat two times.</p> <p>Very little rice was produced. Only some sweet potato and china nut grew.</p> <p>People were in very hardship, took <i>shak alu</i>, wheat as meal.</p> <p>Food for work of WFP by the then Pakistan government was the only means to survive.</p> <p>Some fish was found.</p> <p>In the recent past, water and sanitation situation was very bad in Char.</p> <p>People used to defecate in open field, bush or Jungle . They would mostly use water for drinking and other purposes from open water body like <i>beel</i>, pond and canal.</p> <p>But the people were very polite.</p>
1980s	<p>Wage rate was extremely low, 15-20 TK daily. One woman used to work household activities against one time meal.</p> <p>Rice production was very low, 2/3 mound in one <i>bigha</i> while now is growing 20-25 mound. Boro production was not high due to lack of irrigation.</p> <p>Education rate was very low, no children went to school.</p> <p>Population was very high.</p> <p>Due to lack of health and hygiene facility people used to suffer from different diarrheal diseases like diarrhoea, cholera and dysentery.</p> <p>People used to take rice every after 3 days. Wheat bread was eaten because wheat was cheap and produced higher than rice. People used to take sweet potato.</p> <p><i>Aush</i> were dried in drought and <i>Aman</i> was flooded.</p> <p>Dhaner khud, GomerVushi, Buttar vushi, Vater fan, roots, kolar mogoj, thor all were taken.</p> <p>People took three times wheat, it was a very painful job.</p> <p>Women stayed at home, so ½ of the population remained inactive.</p> <p>Normally the char people do not care for any types of agro-based production and livestock resources due to floods. Situation says that people of these areas are living in danger of flood. At the time of flood, lives are in very crucial and critical condition. When flood comes, they do not get enough time to rescue themselves. And it leads them not to think about</p>

	livestock rearing or agriculture production. They have lost a lot during the past.
1990s	<p>Irrigation started but water scarcity was high due to politics.</p> <p>People started rice eating. Wheat bread was rejected. With banana mogoj, rice, chili, salt, kaun mixed Hotch potch. "sudhu kola shiddo kheyechi, sudhu shobji shiddo kheyechi, karon tokhon kamlar dam klub kom chilo, 30-40 taka."</p> <p>Labour wage was very low, hardly 50 taka. Because supply of labor was higher in compare to supply of work.</p> <p>Char land was infertile and sandy.</p> <p>EPI Vaccine was not common, children suffered from polio and others diseases. No latrine , no hygiene sense, no nutrition knowledge.</p> <p>Early marriage was 80%</p>
2000s	<p>Char land is becoming fertile due to cumulating of silt.</p> <p>Winter vegetable cultivation stars in <i>Monga</i> time and potato grows in <i>Monga</i> time, work is available.</p> <p>From every house people going to garments and work as rickshaw puller as migrated labour. Jamuna shetu played a great role in this regard.</p> <p>Corn cultivation emerged in Char.</p> <p>Boro farming starts in full swing.</p> <p>Women were not participatory. They did not go for wage work at crop field or participated in NGO work.</p> <p>Home were build in mud and many women used to wear a <i>petticoat and blouse</i> not could manage <i>shari</i>.</p>
2005	<p>Taking NGO loan , livestock rearing. From 2004-05 NGO starts working in full swing. Migration rate increases this time.</p> <p>Women become participatory and become vocal.</p> <p>Women violence is reducing.</p> <p>Education is increasing, at least getting primary education.</p> <p>HYV rice is being emerged and huge rice growing.</p> <p>Flood is reducing because river is drying.</p> <p>Early marriage and <i>hilla</i> marriage (due to divorce utterance marry with another person before coming to own husband) is reduced.</p>

## Chapter VI

### Discussion and Conclusion

*Monga* poverty situation is indeed a complicated and mystifying issue which deserves research from a diversified perspective. In particular, structural and behavioral causes of poverty are seen here and at the same time it is found that adverse shocks such as natural disasters destroy poverty reduction achievements. In this research, the *Monga* vulnerability, *Monga* adaptation strategies and barriers of adaptation are examined. In this concluding chapter, the theoretical implications, relevance of literature with empirical findings and finally the conceptual framework of the study with pragmatic findings are placed by doing a brief review of the study.

#### 6.1 Relevance of previous literature with empirical findings

The following section depicts the extent to which literature is relevant with the field study. Most of the research findings are consistent with existing literature. However, there have been some improvements in *Monga* situation over the last few years. For instance, According to Rahman (1991:95) *Monga* is addressed as 'Mora Kartik' (month of death) where 18% households are poor who take daily 1 time food for 1-2 days in a week and 18% household are in extreme poverty who take daily 1 time food for 4-7 days in a week in five districts of Rangpur region under former Rajshahi division. In this study the famine like situation is not found because the study reveals 87 percent people take meal two times in *Monga* time in Kurigram field, which is the most vulnerable to *Monga* and 85% people take three times meal in non *Monga* time.

Rahman (1991) states the wage rate to drop by 30% on average in October and day labourer sell their labour in advance in half rate, people use to take unusual food that results diarrhea. Rahman also identifies that men sell their household belongings, cattle and mortgage their land due to extreme poverty. But the current survey does not find this scenario rather wage rate is not less than 200 BDT on average and minimum 150 BDT during *Monga*. Advance labour selling is found in a very negligible way (10%) but in case of that payment is regular and not that much less than regular wage.



By following food insecurity map of WFP, 2005 Zug (2005, 2006) calls *Monga* as a 'cyclical food insecurity' and 'nutrition insecurity' that appears every year. Also care Bangladesh (1995) addresses *Monga* as 'cyclical phenomenon of poverty and hunger'. According to Care report, in 1995, *Monga* affected families suffer from malnutrition; rates of diseases increase due to malnutrition and distressed life conditions; theft and hijacking increase in the *Monga* affected areas; poor people change professions; unrest and domestic violence tend to increase; men migrate to cities; child education becomes stagnate, loans from non-institutional sources increased; disabled and elderly people of the families are neglected and suffer in particular; the number of beggars increases; and labor pledging in advance also increases .

From the study it is revealed a 'cyclical food insecurity' and 'nutrition insecurity' is existing there because among the respondents 84% children and 93% pregnant and lactating mother don't take any special food and also the above mentioned social disasters are seen 15.5% increase begging, 32.5% said increasing stealing 20% said increase social conflict and *shalish* and 76.6% said increase pawning.

Landlessness is increasing because according to the baseline survey of PKSF (2006) 23% people are landless but the current study reveals 89 percent are landless in consideration of not having cultivable land and more than 60 percent is landless in consideration of not having the homestead even (Because one of the criterion of the sample was they should be landless or having few land). Nasreen and Kundu (2008) discover 57 percent have not more than 1000 BDT income per month and 18 percent women engage economic activities in *Monga* period. The current study discovers better scenario on that. Coping strategies of these *Monga* affected people which include internal migration (43%), external support (36%), asset sale (15%), advance labour sale (5%) and advance crop sale (1%)(PRIME AND LIFT, 2007-08).

Rahman (2005) describes how affected populations cope with *Monga* situation in 2004. He mentions that people cope with the *Monga* situation by government assistance (65.2%), *mahajoni* credit with high interest (43%), use up savings (40.2%), migration of earning male members(34%), From the current survey among the coping strategies lending foods(80.7 %), lending money (37.7%) and male migration(43.7%) are commonly seen. Land selling (1.7%) is negligible because most of the respondents are landless.

PKSF reported during 2008 that during *Monga* three times taking meal is revealed in 4.5 % HHs and in regular time it was 40%. But the present finding state that during *Monga* about 20 percent HHs take three times meal and in normal time it is about 75 percent, but in the case of female headed HHs it is 53 percent. Two times taking meal during *Monga* is about 67 percent in average. It means during *Monga* though people are not taking three times meal but they are not starving.

Nasreen and kundu (2008) identify the reason behind *Monga*, where lack of employment opportunity, delay of harvesting period, inadequate agricultural production and lack of crop diversity, large population etc is explored as prominent cause and lack of industries, inadequate communication system , corruption etc focuses as non prominent causes of *Monga* hardship. But the present study reports industrial labour deployment is less but huge employment opportunities and huge agriculture production opportunity have been created which are explored in adaptation section. Number of population in a household has also declined. Inadequate communication system has been identified as a *Monga* cause but not general rather remote areas suppose Kurigram field. On the other hand, corruption in safety net delivery (52%), inadequate safety net supply etc. have been identified as prominent causes of *Monga*.

Alamgir adds (2003) in 80's and 90's the NGO activities were very limited in those area that made hindrance the relief, development and employment activities. Only Kurigram field FGD discovers NGO activities in recent time enhance the poverty of the locality and in general respondents NGO role is satisfactory in 35 percent cases. There is a consensus between the previous literature and present study that natural disasters in various forms add woe to *Monga* situation. Various kinds of disasters damages crops, damages vegetable field, damages homes, livestock and hampers other livelihoods, as a result creates enormous monetary loss (500 BDT to 3000in last five years).

Nasreen and Kundu (2008) depicts the social vulnerabilities. For example, change in land ownership; land decrease, land sell forcedly, family conflict, social crime, corruption, rise fundamentalism, dependency, migration and vulnerability etc. Nasreen and Kundu (2008) and Rahman (2005) also content gender specific vulnerabilities of women in the *Monga* prone northern region of Bangladesh which is very much resemble to the

vulnerabilities identified in the present study. Nevertheless, the present study also tries to seek the gender specific adaptation strategies those reduce the vulnerabilities of women. Ahsan and Hossain (2005) explore that all poverty stricken areas of Bangladesh including Rangpur is risk prone to trafficking. In the present survey, trafficking cases are also found within the study field. (Manushi, 1980) and Nasreen and Kundu (2008) rightly state that women of the area are bound to involve in sexual exploitation and though the current survey discovers the rate is decreasing due to women empowerment but it has not been stopped.

Chowdhury et al. (2009) report they migrate to different districts from *Monga* areas such as Bogra (43.4%), Dhaka (39.0%), Munshiganj (33.1%) and Tangail (31.3%). From the current survey it is found that from 35 percent HH people are migrating and 42 percent cases they are going to big cities. The impact of migration is positive and amount of sending money is upto 5000 or more per month. One major finding differs from literature review: from earlier study it is seen that only the male members migrate from the area but the current study finds that both males and females are migrating from the *Monga* area.

Khalily (2010), Monirul et al (2010) and Berg and Emran (2011) evaluate microfinance for the 'Ultra poor' to resist seasonal shocks of *Monga* and improve food security. The empirical results show that 59 percent cases they are taking loans for different purposes. But for using in income generating purpose the loan use percentage is 26 and others cases loan are used for resist family hard ship.

Zug (2006) and Kabir (2009) identify the government and NGO intervention to mitigate *Monga* and also corruption scenario in brief. The present survey has tried to discover this issue in details, sector wise, from positive and negative perspective as well as endeavor has been taken to identify the points that hampers the programs and stagnant the adaptation process of *Monga* population.

Meloney, Clarence (1991) mentions about the donation dependency of Bangladesh community which reflects here. 13 percent respondents assert rich people donate them a lot in many aspects.

Agro economist Alam (2008) and Hossain's (2010) takes the view about many issues which are directly or indirectly linked with agriculture based *Monga* prone situation and also recommendation comes out about food Security and Income Generation. In this survey from the field level finding through FGD and interviewing resemble and rationality of those issues are found.

## 6.2 Theories Vs Empirical findings

The total earnings of poor families are insufficient to obtain the minimum necessities for the maintenance of merely physical efficiency (Rowntree, 1902). In this study the income range for 50% respondents' HH is below 3000 BDT and in female maintained households it is for 85 percent. The information collected by qualitative data shows that the number of individuals living in a household whose access to food is sufficient to provide a dietary intake adequate for growth, activity and good health which is an indicator of food poverty. Rowntree mentioned the size of family is a major factor for poverty and the field data indicate that the average size of the family size is 5. Most the female headed family is identified where male members are sick or absent. As per the Rowntree's theory, those are actually are poor whose main wage earner is sick or absent. Again Rowntree's poverty cycle can explain the future of the poverty situation of *Monga* prone area. He divided the life into five stages- childhood, early working adulthood, parenthood, working life after children had grown up and old age. In childhood man has not earning capability. It increases in adulthood, at middle age it reached at plateau and in old age it decreases again. So at childhood and old age man remains poor and dependent. In *Monga* study field as most of the people are dependent on informal labour sector or on agriculture, the question of old age benefits such as pension or insurance is absent in those households. So, interviewing with the elderly we have seen that, in old age immense suffering is taking place which is the reflection of 'Rowntree Poverty Cycle'. Rowntree rightly describes the coping strategy of the poor families, (dead, disable, ill) some households have alternative income source, for example mother's or children's earning adds in household. In *Monga* area the children even dropping school or make absent as they are the earning source of the family. The report shows about 30% women and in 7% cases children earn for household.

From Townsend (1979) model of poverty assessment a set of questions were asked to respondents to evaluate whether they are able to maintain customary practices of their

culture and society or not. The result clearly focuses that a small percentage of respondents can maintain customs of the society and these are the sign of relative poverty.

Town send theory matrix

Indicators	Kurigram	Rangpur	Gaibandha
Childs are sent to school regularly	26.3%	20.6%	17.1%
Use soap	28.0%	24.0%	17.7%
Invite relatives	8.0%	32.6%	29.7%
When visit relatives home take sweet	13.1%	36.0%	49.1%
Spend money for entertainment purpose	17.7%	17.1%	21.7%

\*Multiple responses counted

*Monga* poverty situation can also be explained from the relative vision of poverty analysis. The poverty situation of *Monga* area is very much resemblance with the socio-psychological impression of Townsend's (1979) poverty analysis. Taken from Relative definition of poverty by comparing between the standard of living of the poor of *Monga* region and the standard of living of other members of society who are not poor (Alcock,1993), they will definitely fall in the poverty class. Nevertheless, one thing is to be mentioned what has Maloney (1991) Stated, the poor people of Bangladesh should not compare themselves with the people of foreign countries, rather with the people of comparatively rich people of the society who possess property and houses. Like Townsend a matrix has been developed for the study field to measure relative poverty situation (according to Bangladeshi custom) (stated above).

Lewis's Culture of Poverty is a good fit to *Monga* prone five districts in Bangladesh. We can compare the area to larger society of Bangladesh and consider *Monga* area belonging in culture of poverty. No doubt about that, by generation to generation the people of these areas belonging to a different culture and their poverty characteristics scarcely match with the other part of the country. Lewis tells about 'unbearable living condition'. From the survey it is found that 89% people are living in one room. Secondary clothing and shabby furniture condition is also found (80% uses only *choki alna* etc.). Still 44% HH member defect at open place. Still now in *Monga* area, malnourish mother gives birth of malnourish child. Respondents assert they don't take any special food during pregnancy and 93% respondents report that they don't have any special meal for their children. Children in these areas are brought up in negligence, non caring and uncompassionate atmosphere with little access to education, facing abandonment by the father and social deprivation. Moreover they have to bear family burden in early age and get early sexual experience which proves there is no

childhood of the children in deed. Lewis rightly captured, they used to practice some 'culture' which is very much defective and until the poor change the 'culture' no amount of government, NGO and international organization intervention will solve their problem. For instance from the survey it is seen that 13% practicing polygamy, 75% male member are addicted, 56% charging dowry from their in laws home ,57% practicing wife beating at home. Many people abandoned their wife and children and left the liabilities on wife. Early marriage and School dropping is still now in an alarming situation .In case of boys 30% get early marriage and in case of girl 62% gets early marriage .Absence of saving and regular pawning is another important indicators and here it is found 71% HH don't have any yearly saving and 42% HH use to take loan for different purposes. Even the thesis finds no constructive future plan among the respondents which can bring fabulous change in their life.

The nature of the family is also the reason of poverty because husband's abandonment throws the family into poverty situation by fulfilling the condition of feminization of poverty. The community characteristics can also be mentioned as the cause of poverty, such as strong sense of community as well as territoriality in other words absence of mobility, habit of pawning of personal goods, informal credit etc. From the field it is seen that mobility and aspiration of work is comparatively less in *Monga* area people. (in 35% household is found from where members migrated and among the girls it is less than that.)

Highly significant increase of per capita regional domestic agricultural products (PRDAP) in 20 years and remarkable increase was observed in the regions 'High Ganges River floodplain' it means Dinajpur, Panchagar, Thakurgaon, Rangpur, Gaibandah, Nilphamari, Kurigram, Lalmonirhat because of low labour cost due to no other source of employment and modern input use. The remarkable increase (more than 100 percent) of total food-grains production in two decades was also observed in these districts where in other regions, food-grains production was increased over 50 percent over the period (Quddus, 2009). Nonetheless, incidence of *Monga* has been more prevalent in greater Rangpur, compared to other regions of the country. Rangpur residents' lack of purchasing power, income, and employment— what Sen (1981) calls the "lack of entitlement to food". Interviewing with the farmers the structure the 'entitlement failure' can be describes such as Poor marketing system and presence of middleman , increased Cost of Fertilizer, diesel,

pesticides at the same time decreasing crop price in market etc. In gender specific case, in Monga area women are entitled to micro credit because loan is allocated in the name of women but in practical the husband posses the money.

According to Sen (1985) FAD can't explain famine and in the field level data it is found that people are not taking traditional crop loan (14%) rather they are taking cash loan (84% among the loan receivers). They are not using crop storing as *Monga* coping strategies. Because food is available in the market and they have the money to purchase as wage rate is increased and year round work is found. Sen talks about economic class structure of mode of production. From the dissertation it reveals that about 60% HH is land less (having homestead only) and 88.8% don't have any cultivable land. According to Sen (1981) a person gets starved when his 'exchange entitlement set' is a null set, In a highly stratified country like Bangladesh, especially in Rangpur region, where a large percentage of population is landless and depending on agriculture labour or share cropping is linked with the kindness and capabilities of the landowners. If such entitlement fails these households become unable to maintain their livelihoods in locality and become forced to move elsewhere.

Again Sen (2012) includes five elements: political freedom, economic facilities, social opportunities, transparency guarantees and protective security at the discussion point of freedom in the context of the development process. It is a good sign that among the respondents 90% says they go for vote casting without facing any barrier but after the election voters become the unimportant element and every where negative political influence and corruption takes place. Then the elected leaders don't look after the people's interest. (*'Voter age nala khala, Voter pore durho! shala'* meaning: 'Before election come, come my beloved one and after election get out from here': *Local rhymes from FGD*). In case of economic freedom the 1<sup>st</sup> growers are deprived from optimum benefit due to faulty marketing system. From the qualitative data lack of economic freedom has been clearly explored where people are telling about problems of agriculture. In case availing social freedom such as education, health and others, thousands of allegation against the service providing agencies have been extracted from field level data. 47% tells about unsatisfactory health service, 69% dissatisfied about safety net delivery process, 38% express dissatisfaction regarding education service, 59% said they are not satisfied with government disaster

management. In case of transparency *Monga* area people are not even getting adequate informations about social safety net and relief distribution. In terms of social security obviously people are facing some obstacles where the case like trafficking or others violence are happening.

Sen (1986) talks about exchange entitlement mapping or E- mapping. In *Monga* area people are seen to sell their skills and labour by becoming agricultural labour, van or rickshaw puller. This labour and skill is his only strength and power. He or she is surviving through this and as soon as he would stop selling his or her labour the person would be collapsed. He or she will be unable to buy food though food is available in market. This fact will not keep any impact in the whole economy but that family will be suffering from starvation. Absence of non entitlement transfer may be the cause of starvation. Suppose absence of charity is a good example in this regard. In *Monga* prone area many people live on various kind of donation and if these remain close the people will be fallen in starvation situation, what we have seen in presented data. Sen again discusses about some complex form of entitlement which is very much related to my study, especially to understand the coping strategy of the poor people of the society. Suppose a man could consume an asset without being the owner of the asset. In *Monga* areas landless people are living in others land or in governments land. They are using some common properties, for example fellow land, or using an asset collectively, suppose one tube well is used by many households. Though they are not posses those but the *Monga* prone people are adapting with the poverty situation with the help of these complex entitlements.

But overall findings show that *Monga* community people are moving towards adaptation because wage rate of the community is becoming high and peoples` purchasing power is increased. In the expenditure table shows the data.

Marx (1847) shows how does capitalism grab everything and rest of the people become the toys of capitalists. In *Monga* area landlessness is increasing day by day . In terms of land ownership 60% people are landless in among the survey sample. Again, from the survey result, it is seen owners of food industry or tobacco industry is grabbing huge land and poor farmers are becoming bound to sell their land to them. The pauperization process of capitalism is continuing in this way. It is found that petty business man cannot run business due to access of industrial product in market.



From the structural theory of poverty it is revealed increment of corruption reduces governance capacity and finally increases poverty (Chetwynd et al, 2003:7). From the field level data it is clear that how does the different form of corruption in different sectors are crippling government's initiatives and dysfunctioning government's adaptation initiatives in *Monga* area 90% respondent thinks government institutions are corrupted and 57 % respondent thinks NGOs are also corrupted. The TIB, Household Survey Data 2010 also depicts the same picture.

Among the respondents in Local Government Level among 79.9 %HH took service from service providing agencies and among them 43.9 percent HH face corruption when taking service from service providing agencies. 36.7% asserted bribe was demanded, 11 % faced irresponsibility at the time of providing service, 6.3% respondent said they faced the interferences of influential persons etc. In this way corruption disrupts governance practices, destabilizes government institutes and reduces public trust on government.

As the aim of the dissertation is to identify 'gender specific adaptation' so 'feminization of poverty' and its causes can be discussed matching with the field level extracted information. Still now 65% women of the field respondents are not engaged in income generating activities that means they are not economically empowered. 'Culture of single motherhood' due to separation and divorce which has been designated the 'New Poverty Paradigm' (Thomas, 1994, cited in Budowski et al, 2002:31). Among the respondents 3 % are abandoned and divorced. In case of intra household transfer of resources women frequently devote all they earn to household needs but intakes less nutritional meal, health care and education (Cited in Chant, 2003:23). From data it is seen that even in pregnancy period 93% respondents assert they don't eat any special nutritious food. In case of unpaid caring work Alcock alleges, *"It is not only child care which may trap women in poverty, however. Adults, with serious illness or disabilities also require care (1993:134).*

From the FGD with women we come to know that the char women of riverside area cant go to work by crossing river if they have children and elderly at home , as a result their earning becomes impossible.(FGD with female, Kurigram, Khorkhoria, Ramna) It prevents them from income generation . Most of the women don't have any personal saving. So less Power practice within household is seen. Feminization due to engagement in

informal labour sector or erosion of kin-base support networks through migration and conflicts (Chant 2003) etc. are commonly seen among the *Monga* area female.

Edgell and Duke, (1983) states feminization of poverty theory has not led to equal status with male and female employees rather discrimination in public welfare services. In *Monga* area even under social safety net programs man and women don't get equal wage. Apart from that general wage discrimination of male and female seen in everywhere. If male gets 250 BDT, female gets 150 BDT. Nasreen describes grounded theory where the coping strategies of women during disaster have been depicted. From the field survey it is found that 24 percent women in collecting food as a means of coping with the situation.

From the literature it is seen that, earlier most of the population in *Monga* area was hopeless, helpless and holding unpromising attitude among themselves. They were fatalistic and giving blame on their fate for their condition. Now some of the population is trying to changing their fate by different way with the help of government, NGOs and community themselves. They have been adapting different types of income generating activities to bring positive change in their life. But again the cultural malpractices hampers the adaptation process and stagnant the process of future development also.

Finally in solution sector Sen suggest about safety net and to choosing entitlement failure. In *Monga* area Bangladesh government has to take various types of safety net programmes and millions of dollar has been allocated in this purpose in the form of VGD, VGF, Old age benefit, primary education benefit etc. So for *Monga* prone area government should take initiative to create income generating opportunities so that the dependency on social security will be reduces. In case of 'Choosing the right entitlement, Amartya Sen says, there is no substantive ownership difference between a landless labour and landless share cropper. Both of them have only one asset which is 'labour power'. One's remuneration is wage and others remuneration is sharecrop. This type of modes of production is common in *Monga* prone areas of Bangladesh. Their net income is almost equivalent. Only exception happens when any natural disaster like flood, drought or river bank erosion take place as these are very common phenomenon in northern Bangladesh. As crops damaged due to natural disaster landless labours become jobless or income less. Moreover market price hikes in such situation. In this circumstance landless share croppers remain in better position because they get some crops and become less dependent on ups and downs of market price.

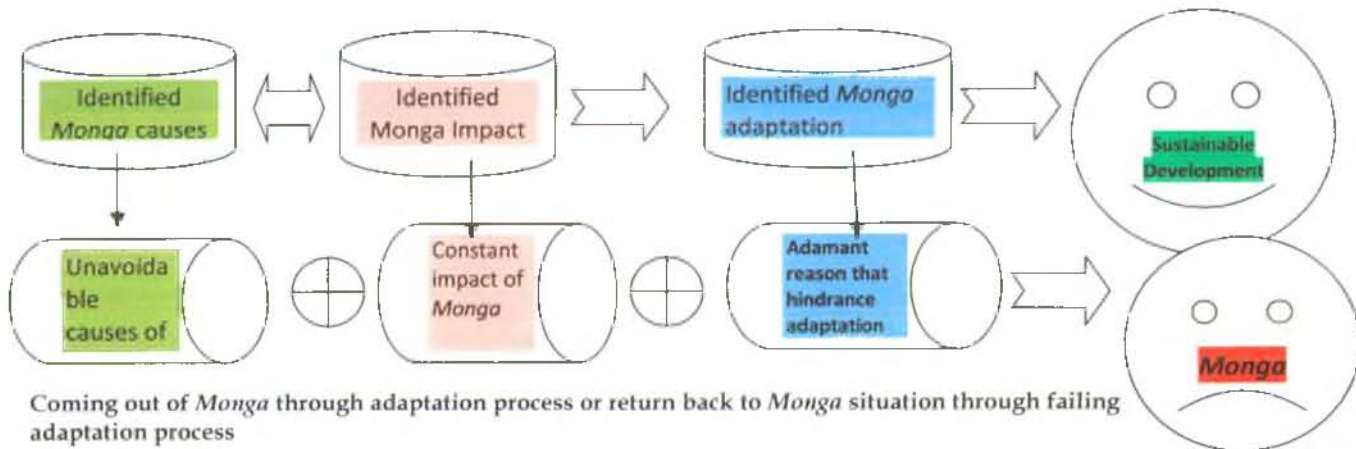
Unnoticed price hike is also a problem of *Monga* prone area, so share cropping is the good solution.

Sen again talks about to ensure five kind of freedom such as honesty, transparency, stop middleman ship, ensure proper marketing system etc. Government and private sector initiative is seen nominal in this regard. It is found some NGOs working on right based approach and raising awareness.

Lewis suggests to bring change by civil right movement , that means by the rise of education and consciousness among community people when self image, self respect will be created the economic gain will be happened. It is a matter of optimism that from the field data it is relevant that 61% HH children are going to school. By this the transitional period will be over and community will be stable. At the same time Lewis talks about bring change in national policy suppose to introduce high level of technology. In this manner, the initiatives have seen in a nominal level.

### 6.3 Explaining Conceptual framework

The conceptual framework is drawn from the theoretical discussion and also a model was developed. The summary of theoretical framework with empirical findings is placed below.



From the field survey it is found that *Monga* occurs for various reasons. Among these some are identified as adamant causes for those the people are not being able to come out from *Monga* situation and years after years are remaining in *Monga* situation. It can be classified as historical, natural, structural, and behavioral. If we see the trend analysis of *Monga* it can be seen that they are facing generation wise economic vulnerability. Among the present landless people (89%), 36% were landless in their previous generation who don't have any cultivable land. Naturally physical (malnutrition) and intellectual (mental) underdevelopment drives the community. As a result, education status is very low and a feeble generation is again producing another weak generation. From the survey, lack of alternative work, for instance, people engage in service are almost absent or working as overseas employee is nil. So if we consider the historical cases it helps to preserve *Monga* situation. If we consider the record of natural disaster in current years by the respondents prove how adamant the cases are. From the structural point of view highly stratified society, impact of capitalism, half of the population (especially women) are out of income generating activities, corruption etc. have come out from survey. From the cultural or behavioral points many malpractices existing in *Monga* area those helps to keep the community in *Monga* situation. For example, when a poor family is bound to give dowry by loan or the male member becomes addicted in *Vang*, *Gaja* or Phencidyle cripples the family for next five years and helps to conserve *Monga*.

After that comes the question of negative consequences that is constant or very much persistence for future. Suppose the landlessness is increasing day by day. Decrease of purchasing power, bound to change livelihood or increase people's involvement in informal labor sector are alarming for the sustainability of the *Monga* people. Due to landlessness huge people are rushing to mega cities or have an unbending negative impact of *Monga* adaptation process because of not saving money and not getting pension they don't have any old age security. Finally this big population will be the burden of the community.

The last part of *Monga* process is adaptation issue of *Monga*. Here also some obstinate causes to hold back livelihood. No doubt various adaptation initiatives are taken which are well documented in the dissertation but also those issues hampers the adaptation process are identified. Inadequate services in ratio of population-safety net budget, no monitoring of GO safety net, no implication after GO IG training program, Inadequate NGO Asset transfer, no monitoring of NGO microcredit, absence of remarkable initiatives of CSR (and finally huge corruption of stakeholders in safetynet delivery and service process are identified. Most of the respondents (91%) think the GO safetynet delivery process is corrupted. The economic loss due to disasters (flood, riverbank erosion, drought, fog, cold wave, heavy rainfall etc.) estimated from 8000 BDT to 30000 BDT among the HH. All this issues have come in this report qualitative and quantitative data form. The matrix is developed in such process, identifying *Monga* cause, then impact and finally identifying *Monga* adaptations. The endeavor was to identify the adamant causes, constant negative consequences and harmful issues that hamper adaptation process as well. Through these process I tried to identify not only to clear picture of *Monga* situation but also tried to make clear why the adaptation process will become dysfunctional or the community will remain in *Monga* situation rather come out of *Monga* situation through adaptation towards sustainable development.

## 6.4 Conclusion

Poorer women worked their best for their household sustenance, nevertheless a little attempt has been taken to document the women experiences of disaster vulnerability and their attempts of risk reduction in Bangladesh (Nasreen: 2012). This dissertation is an attempt of documentation of women's continuous fight against poverty and disaster. From the literature review part it was disclosed that '*Monga* and coping strategies' attract the previous researchers' interest. On the other hand '*Monga* and adaptation strategies' remain untouched or partially touched before in the field of research. This dissertation work is an endeavor to reveal how a lagging region comes out from their vulnerable situation by adaptation measures. It is to note that *Monga* is identified as a disaster. The *Monga* area people don't use one strategy rather a comprehensive effort of trilateral groups: government, private sectors and community itself have made it possible. So the findings of this research can be documented as the model of 'poverty alleviation' program around the world.

The title of the dissertation has some key words such as adaptation, social disaster, *Monga* and gender. In the conclusion section it is needed to clear the key terms.

One important thing is to make difference between coping and adaptation. In short, coping means to survive and adaptation means sustainable development. Some research works have been done so far about *Monga* coping strategy but not with *Monga* adaptation strategies. From the government side it is declared that *Monga* is no more seen in northern part of Bangladesh. No doubt that this type of claiming has a significant in the world history. Because when the whole world is fighting against poverty alleviation at that situation being the poorest region of the country of Bangladesh able to make the area *Monga* free or in other sense poverty free. Actually the work was an endeavor to identify whether the huge population has come up from the *Monga* situation or not. If they are successful, how it has been possible or to document the adaptation measures taken by the community to remove *Monga* and if they have not come up yet fully (100%) from the *Monga* situation, what extend their success till now. If hundred percent successes is not achieved where is the obstacles or what are the issues that hindrance *Monga* adaptation process. Where result has been presented (Chap -5), the 4<sup>th</sup> section presents the adaptation measures taken by community and side by side in the 5<sup>th</sup> section the obstacles for hampering to avail those measures have been described.

Apparently from the field data community people has come up from coping situation of *Monga* and moving towards adaptation of *Monga*. It is seen that only 4 percent respondents think some people die due to *Monga* but old age, cold and other disease are there. Frequency of food intake has increased both in male and female maintained households (two times meal taking 69% in male HH and 56% in female HH household).

Wage rate has increased and income and expenditure also increased. Mean income of the respondents is 3750 BDT. About half of the respondents' (47.8%) HH expense 2000-3000 BDT per month. Year round (minimum 9 months) work in locality is also seen. Advance labour selling has decreased (below 10% among the HH data). Ownership of livestock has increased (above 50%). Availing GO and NGO support is increasing in every sector. Migration rate increases (35%). Homestead gardening increases. But savings have not increased (29%). Many people are using the loan only to survive but not for income generating activities (26% use loan in IGA among the loan receivers). So, it can be said that the community is passing the transitional period and moving towards development. In the conceptual language, it can be said most of the adaptation measures of *Monga* is belonging between the resilience range and failure range and very few of them has reached to coping range of adaptation. So for full adaptation process some time is needed.

Another thing need to clarify is why *Monga* is a social disaster. Nasreen and Kundu (2008) rightly pointed out some issues and the present study more precisely discussed some social practices which is related with the culture of *Monga* prone area ( rightly pointed out by Lewis, Oskar,1968) and which acts as the cause as well as consequences of poverty, suppose dowry or addiction. As a solution Lewis talks about the 'structural change through national policy after passing over the community's transitional period'.

The fundamental cause of *Monga* is that people of those area are not aware of their situation and don't have any self respect. As a researcher it is observed that, from dawn to dusk the people are roaming by chewing a betel leaf and passing the valuable times. From the Marx speech it can be said that when they will be self conscious about their position and will change their behavior, taking positive initiatives the *Monga* will be fully eradicated. Lewis also said (1968:412), "*Usually, they have neither the knowledge, the vision nor the ideology to see the similarities between their problems and those of others like themselves elsewhere in the world. In other words, they are not class conscious, although they are very sensitive indeed to status distinctions. ... on the basis of limited direct observation in one country -Cuba-and from indirect*

evidence, I am inclined to believe the culture of poverty does not exist in socialistic countries." There is some positive change seen in *Monga* area. Some adaptation initiatives are taken. Community initiatives as well as NGO initiatives are taken. Nevertheless, these are not adequate. Corruption, behavioral and cultural matters and other issues mentioned here which hampers the process which must be resisting. Because without uprooting the basis problems only supplying safety net is not a solution rather it will work as putting face powder in a skin-and-bone face.

Another major observation is that people are trying to improve their economic condition by micro financing. People have the transaction with NGOs but the success story is negligible. As per the policy of micro finance organization they don't guide the people who is not having any sense or idea about entrepreneurship. To Quote Dr. Muhammad Yunus, "If a borrower asks a Grameen staff member, "Please tell me what would be a good business idea for me," the staff member is trained to respond this way: "I am sorry, but I am not smart enough to give you a good business idea. Grameen has lots of money, but no business ideas. That's why Grameen come to you," (2010:13). So many people are shouldering the burden of loan and interest rather becoming entrepreneur or well off in society.

The concept of *Monga* has got 'a new look' as the researcher's opinion. It is observed a chronic poverty situation throughout the year rather than a seasonal famine like situation. No doubt the *Monga* prone community is far far away from standard living of life. They are not dying in hunger but not getting adequate balance diet. Other conventional criteria of *Monga* have been changed. Suppose now the people are not depending on Aman crop rather crop diversity and multiple profession takes place, *Kartik* month is not *Monga* rather *Chaito* is more vulnerable for in paddy sowing period they run short of money and labours become jobless, and *Ashar/Srabon* for heavily rain fall labours become bound to inactive. They migrate rather starving. Wage rate is not that much low in locality rather due to labor shortage it is high when crop related work is available. Char land is not most vulnerable rather inhabitant of riverside village, dam, embankment or *badh* area is more vulnerable, because NGO and GO interventions focuses those places. Advance labour sell is almost absent. Unusual food not taken- *kaun*, *atta gula*, *chatu* rather rice and people buy food almost. Take *vater mar* or rice gruel is not seen rather they can effort rice more or less. It means the intensity and severity has been reduced due to different interventions but poverty situation has not been uprooted.



Gender issue was focused in every section of the survey. As female maintained family (17% of total HH of the country) are lying in more vulnerable situation in terms of social as well as economic situation (Begum et al., 2011). In this thesis, 'Gender specific vulnerability and Gender specific adaptation' both are identified and documented properly. Though it is believed that gender is not male and female rather relationship and perception of male and female with the community. In major parts of the globe, women are still likely to be subjected to the paralysis of hopelessness and helplessness. But their contribution to the mainstream of society including public and private life is immense (Dasgupta, 2010: 261).

Focusing this issue the slogan of 2011 International Day for Disaster Risk Reduction was fixed as "Women and Girls are the [In] Visible force of Resilience." The present study has documented the adaptation measures gender specifically to reduce *Monga* situation. We believe, if the poverty alleviation and development take place in the region both male and female will enjoy the benefit equally. We can conclude by a local rhymes that reflects the dreams of *Monga* alleviation as well as the motto of present dissertation.

*"Shakale Randhichi Shak*

*Burar ki Ag,*

*Dupure Randhichi Dal*

*Burar Ki Gal,*

*Atot Randhichi Khashi*

*Burar Ki Hashi.\*"*

We all dream of for the smile of every member of *Monga* community!

\* (Vegetable curry was cooked at morning and the head of the family became angry, pulse curry was cooked in noon and the head scold again finally at night when mutton curry was cooked at night, the head became happy, Collected from Gongachora, Rangpur).

## 6.5 Recommendation

1. Ensure the improved use of agro material rather than rough use, suppose corn is used as the poultry food but from corn it is possible to produce corn edible oil and can be exported. These types of initiatives will be helpful to change the economic condition of agro farmers. Besides this, the issues which hamper agro farming (identified in this report) must be considered.
2. The implementation of all types of law is needed. Unlawful attitude in public and private life makes the community life miserable. Suppose practice of corruption hampers safety net as well as practice of dowry hampers family life. Early marriage, polygamy, women violence, community conflict, addiction, school dropping all these practices hamper development in deed.
3. The cycle of Disaster Management is needed to be identified and practiced in community life. Especially the river bank erosion should get priority from GO and NGO side.
4. Nationally and internationally sustainable, primary and formal labour market must be created through developing the labour skill (through general and technical education) of the community.
5. Micro financing is a blessing for poor people but a proper guide and monitoring is needed.
6. In every union Peasant training centre must be established where the elementary scientific knowledge about farming will be provided. Farmers must be well known about green economy, energy, sustainable production for safe environment also.
7. Farmers must be familiar with information and communication technologies and management for agricultural development and marketing. Suppose E-commerce can be introduced to protect middleman ship.
8. Sustainable production based industry can be established for job security of the area. In this case, *Zakat* fund (nationally collected by government) can be used. Because Collective and systematic help is better than any individual help. Especially some policy should be taken for elderly. Alternative and profitable industries must be introduced, suppose by using corn edible oil production can be possible.
9. CSR activities are needed to be increased.
10. One child policy for landless population should be introduced.

## 6.6 Suggested themes for future research

Despite many successes in fighting poverty, challenges are still ahead, and the need for further research in this field is on the rise. The future task on this field can exclusively focus

1. Government Safety net corruption and remedies
2. Informal labor sector and old age security of *Monga* community
3. River bank erosion and Adaptation in Kurigram
4. Socio cultural malpractices and women vulnerability of *Monga* area
5. Disaster and agro farmers of *Monga* area
6. Agricultural revolution and *Monga* alleviation : problems and weakness
7. Strengthen NGO role in adaptation of *Monga* area
8. Technical education and *Monga* eradication
9. Upcoming adaptation strategies for the next generation of *Monga* area

## APPENDIX

## Appendix- 1

## Union and village wise Physiology, Natural disaster and Poverty

Field location by Union  Zila and Upazila	Study Area by union and village	River	Disaster	Area type	Mongra or Food insecurity <sup>9</sup>	Poor/Upper Poverty line <sup>10</sup>	Extreme Poor / (Lower poverty Line 3
Pilot Survey Gaibandha zila, Polashbari upazila,	Betkapa union, Rayoti Norail village		Cold wave And flood	Main land	High	50.30 %	33.30 %
Field I Kurigram zila, Chilmari upazila,	Nayerhat union, Bojradiakhata village	Bhammaputara	Riverbank erosion	Char land	Very high	69.00 %	53.10 %
Field II Kurigram zila, Chilmari upazila,	Thanarhat union, Hatithana and Telipar village	Bhammaputara	Flood And Riverbank erosion	2 km before embankment area	Very high	69.00 %	53.10 %
Field III Kurigram zila, Chilmari upazila,	Ramna union?Khorchoria (Jorgasbadh) ,Bashontirgram village	Bhammaputara	Riverbank erosion	Riverside village and settlement on embankment	Very high	69.00 %	53.10 %
Field IV Rangpur zila, Mithapukur upazila	Barabala union, Poschimbortobela village	Jamunasshari (Tributary of	Drought & Cold wave	Main land	High	62.20 %	45.50 %

<sup>9</sup> Bangladesh Food Security Assessment WFP -2004<sup>10</sup> World Bank Incidence of Poverty 2005 The poverty lines are estimated based on Cost of Basic Needs (CBN) method. Reference: Report of the Household Income and Expenditure Survey 2005, BBS

Poor = below upper poverty line, daily income less than \$ 2

Extreme poor = below lower poverty line, daily income less than \$ 1

		Koroto ya)					
Field V Rangpur zila, Mithapukur upazila	Ranipur union, Afzalpur village	Far from village	Drough t& Flood	River side village	High	62.20 %	45.50 %
Field VI Rangpur zila, Mithapukur upazila	Durgapur union, krishnapur village	Jamun asshari (brach of Koroto ya)	Flood and cold wave	Settlement of river bank erosion affected people from Ulipur & Shundarganj	High	62.20 %	45.50 %
Field VII Rangpur zila, Ganggachara	Lakshmiteri union, Mahipur village	Tista	Flood	River side village and settlement on embankment	Very High	64.70 %	48.00 %
Field VIII Rangpur zila, Ganggachara	Kolkondo union, Alekishamoti, Motukpur village	Tista	River bank erosion and flood	Char land	Very High	64.70 %	48.00 %
Field IX Rangpur zila, Pirganj Upazila	13 no Ramnathpur union, Jamdani village		Flood	Main land	High	62.10 %	45.60 %
Field X Gaibandha zila, Fulchari upazila	Kanchipara union, vasharpura village and Rasulpur village (Balashi ghat)	Bhammaputara	flood and River bank erosion	River side embankment area village	High	60.00 %	42.70 %
Field XI Gaibandha zila, Gaibandha Sadar	Kamarzani union, Kunderp	Bhammaputara	Flood and cold	Char land	High	50.00 %	33.80 %

upazila	ar village		wave, low level Drough t				
Field XII Gaibandha zila, Polashbari upazila,	Betkapa union, Rayoti Norail village		Cold wave And flood	Main land	High	50.30 %	33.30 %
Field XIII Gaibandha zila, Polashbari upazila,	Polashba ri union, Jamalpur village						

Appendix-2  
Information about studied *upazila*

	Chilmari	Mithapukur	Gangachhara	Pirganj	Fulchari	Gaibandha sadar	Palashbari
<i>Administration</i>	6 union 133 Villages	17 union, 315 village	10 union, 128 village	15 union, 332 villages	7 union, 85 village	13 union, 144 villages.	9 union, 160 villages.
<i>Main River</i>		Jamuneshwari, Akhira,Ghagat.	Tista and Ghagat.	Karatoya, Jamuneshwari, Akhira.	Brahmaputra, Jamuna, Ghagat old Brahmaputra	Jamuna, Brahmaputra, Ghagat.	Karatoya, Nalua and Marichi
<i>Muslim</i>	93.79%	90.34%,	86.53%,	91.49%,	94.5%	91.41%,	92.48%,
<i>Hindu</i>	6.05%	7.91%	13.43%	6.75%	4.5%	7.98%	7.02%
<i>Male literacy</i>	46.5 %	42.8%	46.3 %	47.7%	34.6%	50.8 %	51.4%
<i>Female literacy</i>	38.3%	44.0%	40.0%	43.1%	27.9%	44.4%	44.0%
<i>Main occupations</i>	Agriculture 42.15%, agricultural labourer 28.93%,	Agriculture 44.18%, agricultural labourer 32.44%, wage labourer 3.6%, commerce 7.8%,	Agriculture 43.94%, agricultural labourer 32.53%, wage labourer 6.11%,	Agriculture 50.15%, agricultural labourer 28.73%, wage labourer	Agriculture 51.5%, agricultural labourer 26.27%, wage labourer 3.01%,	Agriculture 33.91%, agricultural labourer 26.22%, wage labourer 3.81%, transport	Agriculture 43.68%, agricultural labourer 28.05%, wage labourer 2.47%,

	wage labourer 1.91%, commerce 8.64%, service 5.06%, fishing 2.01% and others 11.30%.	service 2.78% and others 9.2%.	commerce 7.44%, service 3.28% and others 6.7%.	r 2.17%, commerce 6.29%, service 2.66%, transport 1.43% and others 8.57%.	fishery 1.65%, commerce 6.47%, service 2.84% and others 8.26%.	3.72%, commerce 13.05%, service 7.11% and others 11.55%.	commerce 8.79%, service 4.44%, transport 2.55% and others 10.02%.
<i>Land control</i>	60% are landless, 25% small, 10% intermediate and 5% rich	30% are landless, 25% marginal, 20% small, 20% intermediate and 5% rich;	48% are landless, 28% small, 14% intermediate and 10% rich.	25% are landless, 47% small, 23% intermediate and 5% rich; cultivable land per head 0.12 hectare.	45% are landless, 35% small, 17% intermediate and 3% rich;	33.49% are landless, 50.94% small, 13.71% intermediate and 1.86% rich;	29% are landless, 39% marginal, 13% small, 17% intermediate and 2% rich;
<i>Total cultivable land</i>	12371.51 hectares	36387.88 hectares;	18823 hectares	28794.82 hectares	18772.50 hectares	21521.65 hectares;	15726 hectares
<i>fallow land</i>	151.76 hectares	1219.51 hectares		8407.2 hectares;	83 hectares;	1783.49 hectares;	140 hectares
<i>single crop</i>	12.38%	20%	37.34%,	18%,	23%	18.20%,	25%
<i>double crop</i>	72.37%	65%	11.9%	73%	67%	55.56%	45%
<i>treble crop land</i>	15.25%	15%	50.76%	9%	10%	26.24%	30%
<i>Main crops</i>	Paddy, jute, wheat, peanut	Paddy, wheat, potato, onion,	Paddy, jute, wheat, potato,	Paddy, wheat, potato, mustard	Paddy, wheat, kaun, maskalai,	Paddy, wheat, potato, brinjal,	Paddy, jute, sugarcane, potato.

	t, china, kaun.	garlic, chilli, brinjal, <i>patal</i> , vegetables, sugarcane.	ginger, vegetables.	d seed, chilli, sugarcane vegetables	onion, chilli, peanut, mustard seed and katechu.	<i>patal</i> , <i>kakrol</i> , onion, garlic.	
<i>Main fruits</i>	Mango, jackfruit, black berry, banana, papaya, guava.	Mango, jackfruit, black berry, papaya and banana.	Mango, jackfruit, black berry, papaya and banana.	Mango, jackfruit, black berry, papaya, litchi and banana.	Mango, jackfruit, papaya and banana.	Mango, jackfruit, papaya, litchi, water melon and banana.	Mango, jackfruit, papaya, black berry and banana.
<i>Deep tube well</i>	20	170		128	1	48	18
<i>Shallow tube well</i>	2522	2350		8680	432	9900	10395
<i>Tube well</i>	500				20	800	
<i>govern ment Primary school</i>	55	135	84	113	49	136	84
<i>non- govern ment primary school</i>	61	106	77	112	55	59	85
<i>high school( unior and seconda ry)</i>	12+2	123 +49	5+26	49	14+19	8+48	40,
<i>College</i>	3	15,	5	7	2	college 7, technical college 1, law college 1,	4
<i>Madras a</i>	23	109	33	81	15	166	16
<i>Health centres</i>	Upazila health complex	Upazila health complex 1,	Upazila health complex	Upazila health comple	Upazila health complex	Zila sadar hospital 1, rural	Upazila health complex



	complex 1, family planning centre 6, satellite clinic 1, maternity 1, NGO operated health centre 1.	union family planning centre 17, union health centre 11	1, family planning centre 10, satellite clinic 2.	x 1, family planning centre 12, union health centre 15	1, health and family welfare centre 3, union sub health centre 1 and satellite clinic 42.	health centre 1, union health centre 7, maternity 1, family welfare centre 8.	1, family planning centre 9
GO Doctor	7	9		9	2	44	12
Livestock firms	7	131		335	19	98	6
Bank branches	36	11		18	17	38	8
Clubs	86	108		111	41	46	30
Cooperative society	130	555		423	115	690	122
NGOs	145	50			17	42	48
Poultry	19	111			24	154	11
Post office	8	25		16	3	26	26
Food godown no	2	3		4	1	14	4
Hat bazaar	12	59		26	17	50	28
Pacca road	7 km	60 km,	25 km	140 km	14 km	101 km,	50 km,
Semi pucca		24 km	5 km		2 km	5km	2 km
Mud road	236 km;	1313 km.	295 km;	440 km.	148 km	750 km	345 km.
waterways	14 nautical mile		14 nautical mile.		49 nautical mile;	8 nautical mile	
railways	8 km.				6 km.	24 km	
Rice producti	33976			134085	29120	192762	151722

on M.Ton							
Vegetable production M.Ton	2550	70014		45408	490	8504	49712
Wheat production M.Ton	1020	1382		2869	210	15	76192
Milk production M.Ton	140			520	235	700	521
Fish catch M.Ton	110	774		1918	3	1144	2021
Manufactories	Husking mill 8, saw mill 4, welding 6.	Husking mill 60, saw mill 12, oil mill 1, ice factory 5 and welding 10.			Rice mill 10, saw mill 2.	Flour mill 3, ice factory 5, soap factory 3, chira mill 2, plastic pipe factory 1.	Ice factory 10, brick field 12 and welding 11.
Cottage industries	Bamboo work 360, goldsmith 27, blacksmith 25, potteries 10, wood work 15, tailoring 50.	Bamboo work 200, jute work 6, goldsmith 85, blacksmith 75, potteries 52, tailoring 200 and leather work.	Bamboo work 35, weaving 20, goldsmith 3, blacksmith 27, potteries 37, wood work 17, tailoring 35 and bidi 11.	Bamboo work 10, goldsmith 71, blacksmith 91, potteries 105, tailoring 120, wood work 70; cocoon produced by female labour.	weaving, goldsmith, blacksmith, potteries, bamboo work, wood work, bidi, tailoring etc.	Goldsmith, potteries, bidi, blacksmith, bamboo and cane work, tailoring, Nakshi kahta, cocoon production, fishing net work, wood work.	Handicraft 1, goldsmith 20, blacksmith 40, potteries 45, wood work 150, tailoring 200 and bidi 1.

Source: BANGLAPEDIA 2006 and Bangladesh Bureau of Statistics *Zila Profile*, 2007 and Bangladesh Population Census 2011.

Appendix- 3  
Information about studied villages(survey field)

## 1. Kurigram Zila Survey area profile: Chilmari thana

Upazila / Union/ Village	Area in	No of Household	Population	Male population	Female population	Sex	Widow/di vorced/ab andoned	Total male engage in	Total male engaged in	Total male engaged in	Population Densiti	Average size of	Literacy
Chilmari Upazila	55589	30966	122841	59414	63427	94	11.9	14968	267	2173	546	4	39.7
Naverhat Union	12845	2574	10519	5069	5450	93	10.1	1795	16	11	202	4.1	24.2
Bazra Diarkhata village		175	675	318	357	89	9.4	111	0	2		3.9	27.8
Ramnagar Union	5161	7188	28729	13684	15045	91	14.4	2641	73	981	1376	4	41.2
Kharkharia village		2227	8706	4072	4634	88	15.7	797	33	305		3.9	39.8
Basantirgram village		181	641	327	314	104	18.3	30	11	72		3.5	24.6
Thanahat Union	6020	9698	38477	18857	19620	96	11.0	3627	108	894	1579	3.9	50.4
Hatithana village		240	940	469	471	100	7.6	96	2	2		3.9	54.1
Teli Para village		144	568	290	278	104	12.7	28	0	42		3.9	44.3

Source: Bangladesh Population Census 2011.

Map 5: Kurigram fields



Map of Chilmari, Source: Banglapedia

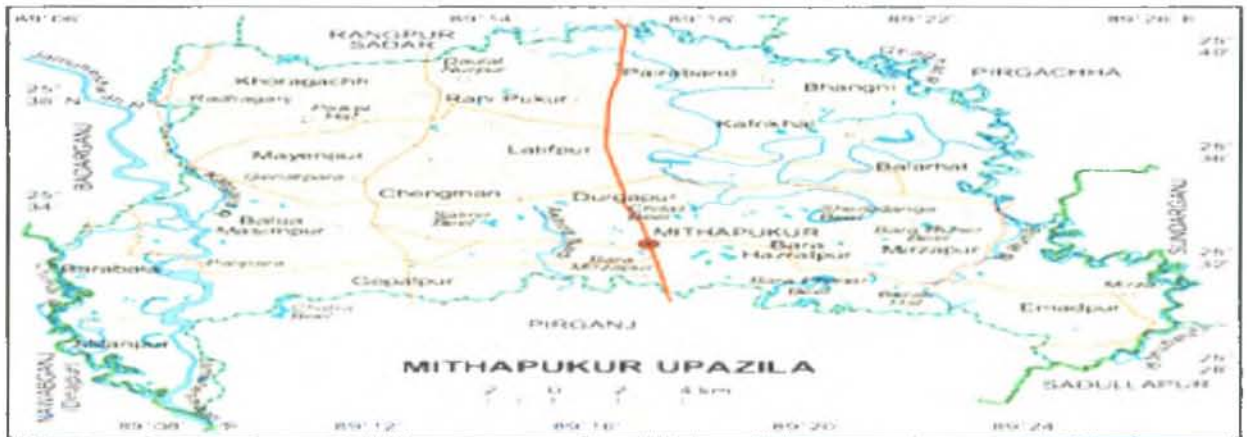
2. Rangpur Zila study Fields profile: Mithapukur thana, Pirganj thana and Gangachara thana.

Upazila / Union/ Village	Area in	Households	Population	Male population	Female population	Sex	Widow/divorced/ab	Total male engaged in	Total male engaged in	Total male engaged in	Population	Average	Literacy
Gangachara Upazila	66638	73463	297869	150300	147569	102	10.4	33776	1595	5800	1105	4.0	43.2
Kolkaria Union	8558	6448	27808	14182	13626	104	9.9	3066	59	619	803	4.3	39.7
Alekismet village		551	2300	1151	1149	100	9.5	213	1	14		4.2	46.7
Matukpur village		267	1208	636	572	111	6.6	171	0	2		4.5	37.8
Lakshmitari Union	6703	5015	21291	10868	10423	104	8.0	2222	14	417	785	4.2	47.5
Mahipur village		1645	6942	3459	3483	99	8.7	403	4	279		4.2	58.6
Mithapukur upazila	127413	135073	508133	252326	255807	99	11.0	57065	1747	8877	985	3.8	46.0
Durgam	9199	12820	50738	25734	25004	103	10.0	2727	166	2245	1363	3.9	57.5

Union													
Krisnapur village		448	1745	904	841	107	11.6	64	11	122		38	47.6
Ranipukur Union	7071	7825	28733	14198	14535	98	11.0	2694	66	644	1004	36	50.3
Afjalpur village		331	1172	564	608	93	11.3	111	8	4		35	46.5
Barabala Union	5909	5661	20396	10167	10229	99	12.7	2697	108	185	853	36	39.7
Poschimbarabala village		616	2250	1119	1131	99	12.0	262	16	10		37	43.3
Pirganj Upazila	101646	101640	385499	192025	193474	99	10.5	47800	1358	6764	937	38	45.4
Ramnathpur union		36	1186	70	66	106	12.8	27	1	0		38	40.9
Jamdanvi village		522	2022	1038	984	105	11.4	289	15	21		39	45.3

Source: Bangladesh Population Census 2011.

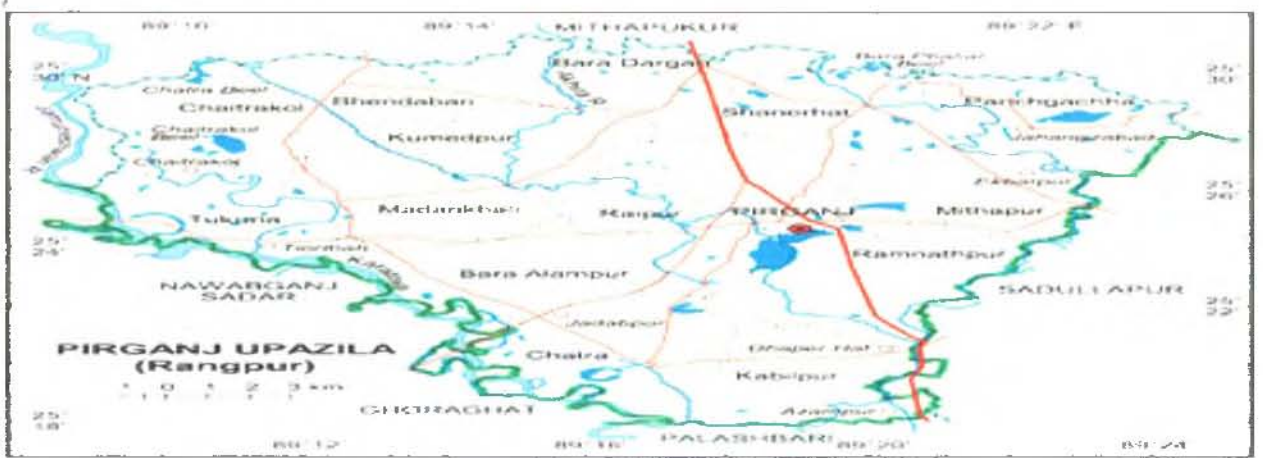
Map 6: Rangpur fields



Map: Mithapukur, Source: Banglapedia



Map : Gangachara , Source: Banglapedia



Map: Pirganj, Source: Banglapedia

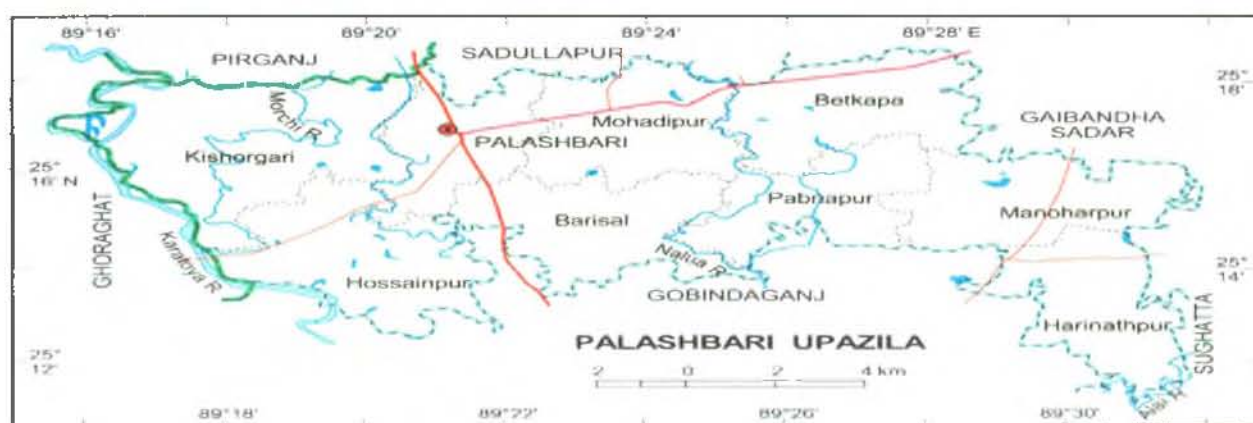
3. Gaibandha Zila study Fields profile: Fulchari thana, Palashbari thana and Gaibandha Sadar

Upazila / Union / Village	Area in	Households	Population	Male population	Female population	Sex	Widow/divorced/ab	Total male engaged in	Total male engaged in	Total male engaged in	Population Density	Average	Literacy
Fulchari upazila	40489	77600	165334	82523	82811	100	10.0	25840	359	2357	526	4.1	31.2
Kanchipara union	6608	6946	27067	13242	13825	96	11.4	3018	98	697	1012	3.9	42.2
Vasharpara village		601	2152	1017	1135	90	13.9	303	21	20		3.6	28.1

Rasulpur village		369	996	506	490	103	12.8	153	0	12		2.7	31.7
Gaibandha Sadar upazila	80076	109628	437268	213811	223457	96	10.8	40063	2301	12002	1349	4	47.5
Kamarjani union	8037	3482	13196	6562	6634	99	10.6	2281	19	295	406	3.8	28.2
Kunderpar village		341	1404	701	703	100	9.3	298	0	26		4.1	22.5
Polashbari upazila	45774	63307	244792	120007	124785	96	11.4	25739	1249	4737	1321	3.9	47.6
Betkapa union	5029	7628	28188	13599	14589	93	11.6	259	15	46	1385	3.7	47.0
Rayoti Norail village		564	2159	1060	1099	96	9.9	116	4	111		3.8	54.2
Polashbari union		3325	13372	6676	6696	100	11.2	1918	223	1131	2384	4.1	59.3
Jamalpur village		885	3580	1766	1814	97	11.4	140	8	120		4	65.3

Bangladesh Population Census 2011

Maps 6: Gaibandha fields



Map: Palashbari, Source: Banglapedia



Map: Gaibandha Sadar, Source: Banglapedia

Appendix-4  
Sample Indicator List

INDICATOR	
IIRD(Institute of Integrated rural development)	<p>In 1987 IIRD has identified its target poor household by classifying them into three categories: (a) hardcore poor (b) very poor and (c) less poor. Conditions for each categories are -</p> <p><b>Hardcore poor:</b>                      The head of the household is female                      One members earns for more than five household members                      The earning member of the household is old, disable or sick                      The earnings are based on only physical labour                      The house hold does not own cultivable land                      The household members suffer from chronic food deficit throughout the year (e.g., one meal per day)                      The housing condition is at the minimum level(e.g., thatched or straw roof)                      They live in others' house or on government land                      Clothing is poor                      They can not cope with natural disaster</p> <p><b>Very poor:</b>                      One members earns for three to four household members                      Two or more members earn in the household, but the earnings are meagre                      The earnings are based mainly on physical labour                      The household owns cultivable land but it is usually leased out or mortgaged to others.                      The housing condition is inadequate(e.g., thatched or corrugated iron walls)                      Grains for six month consumption are available (e.g., two meals per day)                      They can not cope with natural disasters                      The house hold has meager furniture</p>



	<p>Less poor: No need to be explained here.</p>
<p>ULTRA POOR BRAC ( Since January 2002, BRAC has started a new program for the extreme poor called Challenging the Frontiers of Poverty Reduction/Targeting the Ultra Poor (CFPR/TUP) program).</p>	<p>Exclusion conditions (all selected households must satisfy all conditions)</p> <ol style="list-style-type: none"> <li>1. Not borrowing from a micro credit-providing NGO.</li> <li>2. Not receiving benefits from government programmes</li> <li>3. At least one adult woman physically able to put in labour towards the asset transferred.</li> </ol> <p>Inclusion conditions (all selected households must satisfy at least three conditions)</p> <ol style="list-style-type: none"> <li>1. Total land owned less than 10 decimals</li> <li>2. Adult women in the household selling labour. (In Phase II, changed to 'Household dependent upon female domestic work or begging'.)</li> <li>3. Main male income earner is disabled or unable to work. (In Phase II, changed to 'No male adult active members in the household'.)</li> <li>4. School-aged children selling labour</li> <li>5. No productive assets.</li> </ol> <p>Source: <i>Assisting the poorest in Bangladesh: Learning from BRAC's 'Targeting the Ultra Poor' Programme</i> by Prof. David Hulme Karen Moore, July 2007 University of Manchester.</p>
<p>PEP- Poor and Extremely Poor CARE *(all is determined area wise, because the poorest people of Comilla and Rangpur is not same.)</p>	<p>The most -vulnerable</p> <ul style="list-style-type: none"> <li>-Don't have own land for cultivation</li> <li>-Live in embankment or river bank or khas land</li> <li>-Living in a very low standard of life</li> <li>-Earns daily their livelihood</li> <li>_dont have work more than 15 days a month</li> <li>-remote (char living people)</li> <li>-isolated group</li> <li>-Disable, old, beggar or dependent on child labour</li> </ul>
<p>Extreme poor &amp; Hard core Poor BBS</p>	<p>Extreme poor: Belongs under lower poverty line by CBN method</p> <p>Hard core Poor: Daily intake 1805 kilo calorie by DCI method.</p>
<p>Chronically Poor &amp; Marginalized Chronically Poor BIDS</p>	<p>Chronically Poor: Belonging Long time in poverty situation, minimum for one generation (13-15 years).</p>

	<p>Marginalized Chronically Poor:</p> <ol style="list-style-type: none"> <li>1. People lives in a remote and isolated area like <i>char</i> or <i>haor</i> or coastal area.</li> <li>2. Disadvantages group-people with low income, abandoned, divorced, disable, beggar etc.</li> <li>3.Socially excluded people-Sex worker, <i>hizra</i>, <i>methor</i> etc.</li> </ol>
PKSF UP =Ultra Poor	<p>This program brings in the people who cannot meet their basic needs, as they do not have regular and adequate income. People of lower socio-economic strata, such as, beggars, daily laborers; bonded laborers and domestic helps, and floating sex workers; members of female headed households dependent on others, elderly people, disabled and those who do not have any alternative source of income are brought under this program. PRIME project in monga area has been working since 2006. The Monga affected households were identified for PRIME on the basis of the following criteria:</p> <ul style="list-style-type: none"> <li>•Have monthly income TK . 1500 during monga period (base year 2005).</li> <li>•Earn livelihood through selling labour</li> <li>•Have less than 50 decimal of land</li> </ul>

Appendix-5  
Semi-Structured Questionnaire of survey

Confidential: Exclusively for research use

Name of the Village:  
 Name of the Union/Ward:  
 Name of the Thana/Upazilla:  
 Name of the District: Date:  
 Sex of respondent: Male/Female Position in HH:  
 Marital Status of Res: Married....1/Single.....2/widow...3/separated or abandoned.....4  
 This house hold has been living here for.....years Mobile no:

Personal profile

Family Structure	Family member	Age 16-25...1 26-35...2 36-45...3 46-55...4	Edu of hus .....	Edu of wife .....	Occupation husband .....	Occupation wife .....	Health of family member	Future generation education
Extended family...1	1-3....1	Hus:	Illiterate...1		Agriculture labour...1		In good health...1	Children go to school...1
Nuclear family...2	4-6....2	Wife:	Can sign only...2		Non agriculture labour...2		Most members Suffering from malnutrition...2 Most members Suffering from	Children never go to school...2
	7-9....3		Upto primary...3		Petty business...3			Children are dropped out from school.....3
			Upto secondary...4		Rickshaw or Van pulling...4 Service...5			Too small and
		Children:	Bellow		Migrated working...6			

		Father :	SSC...5 Bellow HSC...6	Part time agriculture labour and part time migrated working...7	diseases... 3	hope to send to school...4
		Mother:	Above HSC...7	House wife...8 Char women ship...9 Handy craft making...10	Some members are chronically ill...4	Too small and not indent to send them to school.....5
		Other:		Begging...11 No fixed occupation...12		

Dwelling Status

Types of Dwelling	Home stead on own land.....1 Home stead on others land...2 Home stead on khas land.....3
Area of Homestead	0- 5 decimal/shatak.....1 6-10 decimal/shatak.....2 11-15 decimal/shatak.....3 16-20 decimal /shatak.....4 More than 20 decimal/shatak.....5
Number of room	One.....1 Two.....2 Three or more.....3
Abode structure	Room made of tin.....1 Tin roof with break wall .....2 Tin roof with bamboo wall.....3 Chan roof and mud wall.....4 Tent or room made by plastic wall.....5 Others.....6
Drinking water supply source	Own Tube well.....1 Neighbor's tube well.....2 River water.....3 Pond water.....4 Well.....5 Others.....6
Defecation system	Kacha.....1 Ring slab.....2 At open place or bush.....3
Electricity at home	Yes, by poll and line (polli biddut).....1 Yes, by solar.....2 No supply.....3
Homestead gardening	Yes, I have some .....1 No, don't have.....2

Asset related information

Ownership of cultivable land	Landless.....1 Have some land .....2
Amount of cultivable land (excluded homestead) (33 decimal =1 bigha) *	0-20 decimal 21-40 decimal or more, less 1 bigha .....1 41-60 decimal or Upto 2 bigha.....2
Amount of cultivable land of previous	Landless.....1

generation	More or less 1 bigha.....2 More or less 2 bighas.....3 More or less 3 bighas.....4 More or less 4 bighas.....5 More or less 5 bighas.....6 More than 5 bighas.....7
Amount of inherited land	No cultivable land inherited.....1 Yes, the amount of cultivable land is.....2 Only homed stead inherited.....3
Present land status	I have kept what I got from my father.....1 I have loosed or decreased what I got from my father.....2 I have increased by purchasing what I got from my father.....3
Types of cultivation	By taking land <i>borga</i> or share.....1 In own land.....2 Both <i>borga</i> and own.....3 Work in others land as labor.....4
Other assets (multiple response)	Rickshaw/van.....1 Large Live stock.....2 Small live stock.....3 furniture.....4 Ornaments.....5
Live stock (Multiple response)	Having own cow.....1 Having cow in share ( <i>Adhi</i> ).....2 Having own goat/sheep.....3 Having goat/sheep in share ( <i>Adhi</i> ).....4 Having own hen/duck.....5 Having hen/duck in share ( <i>Adhi</i> ).....6 Absence of live stock in HH.....7
Furniture	Ordinary (Choki, alna, box ).....1 Better (dining table, bed, Show case).....2

## Information about debt/loan

Having any kind of loan or debt	Yes.....1 No.....2
Types of debt of households ( multiple responses )	Land mortgaged.....1 Loan in cash.....2 Loan in food /grains.....3 Others.....4
Source of loan of house holds	One source.....1 Multiple sources.....2
Loan received agencies (Multiple response)	Local money lenders or <i>mahajan</i> .....1 NGO.....2 Relative/ friend.....3 Bank.....4
What is the amount of debt of the house hold in total	TK
Nature of loan	With interest .....1 Without interest.....2
Rate of interest of NGO or Bank	
Rate of interest/condition o against food grains	
Rate of interest/ conditions of local money lender	
Crop loan conditions	

Physiological reason behind households debt or losing land (MR)	Flood .....1 Riverbank erosion .....2 Hail storm.....3 Drought.....4 Sandy soil.....5
Social reason behind households debt (MR)	Family hardship/buying food.....1 Dowry collection.....2 To repay loan.....3 Parent's /Own treatment.....4 Business loss.....5 Dismortgage land/home stead.....6 Others.....7
Means of returning loan of the house holds (multiple response)	Taking loan from another source.....1 Demand dowry.....2 Migrate.....3 Shrunk family expenditure.....4 Advance labour sell.....5 Land mortgage.....6 Others.....7 Don't know yet.....8

Expenditure

Monthly expenditure	0-1000.....1 1100-2000.....2 2100-3000.....3 3100-4000.....4 4100 and above.....5
Amenities of life enjoyed by house holds	Sending child to school.....1 Going to doctor in case of illness.....2 Use necessary piece of clothes .....3 Use of soap regularly .....4
How much you pay for home stead (mainly in char land)	Not applicable.....1 I pay .....tk for 1 year/2 years/5 years
Means of collection of cloth	Bought by own .....1 Donated.....2 Some Bought by own and some donated.....3
Means of schooling	By own cost.....1 Free of cost.....2 Tuition fee free but have some expenses.....3
Means of usually received treatment	From union health complex.....1 From private practicing doctor.....2 From <i>kobiraj</i> .....3 Own herbal treatment.....4
Using amulet ( <i>tabij</i> ) as well as habit of going black magician house ( <i>kobiraj</i> )	Yes we believe.....1 No don't believe.....2
Celebrate other customs (Multiple response)	Invite important relatives once a year.....1 Send clothes to relatives once a year.....2 Visit relatives home with sweet .....3 Others.....4
Having any land related or other case on court in the HH	In this generation Yes.....1 No.....2 In previous generation Yes.....1 No.....2

Taken/purchased item of in the last seven days HH put tick

Item	Taken days in week	Means of taken B=BUY.....1 P=PRODUCED AT HOME...2 C=COLLECTED .....3 (write B, P or C)	Item	Taken days in a week	Means of taken  (write B, P or C)
Rice.....1			Egg....12		
Atta.....2			Small or medium fish.....13		
Ankor/kheshari....3			Green chilli.....14		
Salt...4			Potato.....15		
Soyabin oil and onion...5			Milk.....16		
Vegetables.....6			Big fish in standard piece.....17		
Kochu.....7			Chicken.....18		
Shak.....8			Bief.....19		
Chira/muri...9			Bonruti/Biscuit...20		
Chips/dalvaja...10			Soft drink... 21		
Fruits.....11			Karoshin.....22		

Saving of food:

	Yes /No	Amount in average
Rice.....1		
Atta.....2		
Chira/muri.....3		
Others...4		

Earning and saving related information

Who works for <u>earning</u>	Husband.....1 Wife.....2 Both.....3 None.....4 Hus / wife and child.....5 Hus & wife and child.....6 Child.....7
Monga time daily income/wage	For male..... For female.....
Harvest time daily income/wage	For male..... For female.....
Monsoon time daily income/wage	For male..... For female.....
Monga time job availability in a week	
Harvest time job availability in a week	
Monsoon time job availability in a week	
In average job availability by month in a year	On an average job available for three/four months.....1 On an average job available for six/seven months.....2 On an average job available for nine/ten months.....3 On an average job available for twelve months.....4

Nature of payment	Regular.....1 Irregular.....2	
Advance labour sell	Yes.....1 No.....2	
Rate of advance labour sell	Less than regular wage.....1 Half of regular wage.....2 Same as regular wage.....3	
Advance labour selling in average	0-10 days.....1 11-20 days.....2 21-30 days.....3	
Involvement of family members in handicraft making activities for part time income	Yes.....1 What.....	No.....2
Having any technical skill	Yes.....1 What.....	No.....2
Habit of savings	Yes.....1 No.....2	
Means of savings	NGO/shomiti.....1 Bank.....2 Privately, home or elsewhere.....3	
Total income of household in a year		
Approximate yearly saving of the household		
Future planning with the money saved (Multiple ans may come)		

## Monga and food insecurity, Social insecurity

Monga period food consumption in average	Once in a day.....1 Twice in a day.....2 Thrice in a day.....3
Non Monga period food consumption in average	Once in a day.....1 Twice in a day.....2 Thrice in a day.....3
Food arrangement for children	Some special food is for children.....1 What everyone eats ,they eat .....2
Food arrangement for pregnant or lactating women	Some special food is for mother.....1 What everyone eats ,they eat .....2
Monga food collection and cooking of the HH (multiple responses)	Most of the time take cooked rice with some curry.....1 Rice with salt and chili only.....2 <i>Panta bhat</i> is taken regularly.....3 Gather rice gruel ( <i>bhater mar</i> ) from better of HH.....4 Gather inedible or wild food to take.....5 Gather rotten or discarded vegetable from market.....6 Gather discarded vegetable from field after collection of owner.....7
Main responsibility to pull the family in monga	Male member.....1 Female member.....2
Main means of feeding	Have to buy every thing from market.....1 Collect food by any means.....2
If male can effort does women go to outside work	Yes .....1 No.....2
Logic behind the decision of women's outside work	No other means to maintain family.....1 In special crisis women go for work.....2 Double income helps the family for smooth running.....3
Means of passing idle time during monga	Seat idle and gossip.....1 Try to manage alternative work in locality.....2

		Migrate.....3
Monga area diseases of house holds (MR)		Diarrhea or cholera.....1 Skin diseases.....2 Gastric.....3 Fever.....4 Pain in body.....5 Weight lose.....6 Sex organ related diseases.....7 Eye problem.....8 Cough, cold.....9
Death of people in monga time		Mostly dies in diseases.....1 Mostly dies in cold.....2 Mostly dies in starvation.....3 others.....4
Have you hard any one trafficked from the locality? Give details pls.		

Increasing socio-psychological problems during monga (Multiple Response) PUT TICK

Money lending.....1	Begging.....7	Trafficking.....13
Stealing.....2	Hijacking.....8	Inequalities.....14
Social conflicts.....3	House hold conflict.....9	Divorce and separation.....15
Dowry demand.....4	Domestic violence.....10	Shalish increase.....16
Pain and despair.....5	Fail to maintain pardah.....11	force migration.....17
Suicide.....6	Landlessness.....12	Anti social activities suppose force to live with someone...18

MONGA Adaptation

Adaptation measures of HH during *monga* (Multiple Response) PUT TICK

Food storage	Money saving	Land selling
House hold thing/ cookerries selling	Livestock selling	Poultry selling
Alternative work in locality	Migrate the male member	Money lending
Food and grains lending	Mortgage land	Start begging
Send wife or child to better of relative's house	Remains half feed	Remains unfed
Getting government help	Seek food from bazaar	Seek food from relative neighbor,
Seek food from village common land	Send child or wife to city for work	Credit from grocery
Shrunken HH expenditure	Getting NGO assistance by income generating activities	Ornament selling or mortgage

Q. PLS Give details.....

Women's Position, violence against women and social problems in *Monga* Prone Area (fulfilled by wife only)

Age at marriage of the male of HH	
Age at marriage of the female of HH	
Marriage type of the respondents	1st marriage of husband and wife.....1 Either husband or wife remarriage.....2 Both husband and wife remarriage.....3
Polygamy among the respondents	Husband is keeping one wife at a time.....1 Husband is keeping two or three wives at a time.....2
Registry marriage of households	Yes, it was.....1 No, it was not.....2



Women and family decision (in case of microcredit taking who took decs)	Woman's decision is respected in family.....1 Woman's decision is not respected in family.....2
Woman's own savings	Yes, I have some savings.....1 No, I don't have any savings.....2
Amount of savings in a year	
Women and political decision	Yes, women go for casting vote.....1 No, women don't go for casting vote.....2
Women's right to get 'Mohorana'	'Mohorana' was given at marriage time.....1 No 'Mohorana' was not given at marriage time.....2
Women and dowry demand (about mother or daughter or sister)	Dowry was given at marriage time.....1 No Dowry was not given at marriage time.....2
Source of dowry of the HH	Parent saved the money.....1 Parent borrowed the money fully or partially.....2 Bride managed the money.....3
What was the amount of dowry	
How the dowry was paid?	At a time.....1 Some at marriage time, some later.....2
Why it was paid ? or if it is not paid what would be happened?	
Dowry demand after marriage	Yes he demands again even after marriage.....1 No he never demands after marriage.....2
Women and wife battering	Wife battering usually occurs in HH.....1 Wife battering never occurs in HH.....2
Frequency of wife battering in HH	Once a week.....1 Twice a week.....2 Thrice a week.....3 More than thrice a week.....4
Having addiction (gaza, vang, fencidile) of the male member of the house hold	Yes, he is addicted.....1 No, he is not addicted.....2
Have the wife ever gone to police for any violence against her	Yes.....1 No.....2
Have the wife ever call <i>shalish</i> for any violence against her	Yes.....1 No.....2
About anti social offer to women at locality of the respondents	Yes women get offer of anti social activities (force to live with some one).....1 No women never get any anti social offer.....2 Actually we don't know but may be it happened.....3

Migration and *Monga*

Migration from house hold	No one migrate from the HH.....1 Yes migrate from the HH.....2
What was the main reason of migration? (Mul Response)	To repay loan of money lender.....1 To repay loan of micro credit of NGO.....2 No work at locality to survive.....3 Others, pls details.....
Place of migration	Within the district.....1 Within the division.....2 Outside of Division in big cities.....3
Duration of migration of HH members	They migrate for whole year.....1 They migrate for 3/4 months.....2

	They migrate for 5/6 months.....3
Frequency of visiting home of migrated worker	Once in a month.....1 Once in two-three months.....2 Once in five-six months.....3 Once in a year.....4
Professions of the migrated worker of the HH (Multiple responses)	Working as rickshaw puller.....1 Working as construction labour.....2 Working as garment worker.....3 Working as made servant or gate keeper.....4 Working as other informal labour.....5
Means of sending money of migrated worker	Through village fellow.....1 Through mobile phone.....2 Self while coming home.....3
Amount of sending money in migrated family in a month	1000-3000.....1 3001-5000.....2 5001-7000.....3
Utility of sending money of the migrated worker (multiple responses)	Maintain the family smoothly.....1 Maintain the family hand to mouth.....2 Buy land or take mortgage of land.....3 Buy cattle.....4 Renovate or reconstruct home.....5 Repay loan /repay for mortgaged property.....6 Send children to school.....7 Save money for marriage.....8
What is your opinion?	Migrated families of the locality doing better than non migrated families.....1 Both are same in terms of living standard.....2
Keeping contact with family	Always Keep in touch.....1 Sometimes becomes detouched.....2 Totally detouched.....3
Future plan of the migrated workers house holds	They are intended to settle in big cities in future.....1 They are intended to come back at their village in old age.....2
Securing the old age financial stability of migrated laoures house hold	By saving and buying properties and land.....1 No they don't have taken this types of initiatives.....2
What percentage of people of your locality going to abroad, approximate.	
Approximate out of 10 migrated people, how many gets remarry at Dhaka city or else?	
What happens to the abandon wife? Where do they get shelter? (Multiple ans can be come)	Living in that husbands home.....1 Going back to fathers home.....2 Remarry.....3 Living alone separately.....4
What is their survival mechanism? Income or earning, give details.	

## Disaster and Monga

Q. faced disaster of the respondents in the last five years (MR)

Disaster	If yes put tick	How many times	Damage	Monetary loss
Flood			dwelling places damage/dwelling place relocated/shop relocated /shop damage/ furniture, cookeries, clothes/ cattle/poultry/crops/ vegetables	
Riverbank erosion			dwelling places damage/shop damage/dwelling place relocated/shop relocated/ furniture, cookeries, clothes/ cattle/poultry/crops/vegetables	
Drought			cattle/poultry/crops/ vegetables	
Cold wave			cattle/poultry/crops/ vegetables	
Excessive rain fall			dwelling places/shop/ cattle/poultry/crops, vegetables	
Sandy land			crops/ vegetables	

Q. say any event in details.

## Role of Social Network

(GO, NGO, CSR, and Community people)

Evaluation of overall role of social network to face monga by the respondents

GO role	Extremely Satisfactory/ Moderately satisfactory/ Not satisfactory
NGO role	Extremely Satisfactory/ Moderately satisfactory/ Not satisfactory
CSR role	Extremely Satisfactory/ Moderately satisfactory/ Not satisfactory
Rich people	Extremely Satisfactory/ Moderately satisfactory/ Not satisfactory

Sector wise Evaluation of GO and NGO role in monga prone area

GO ROLE		NGO ROLE	
Safety net (VGD,VGF)	Extremely Satisfactory.....1 Moderately satisfactory.....2 Not satisfactory.....3	Micro credit	Extremely Satisfactory.....1 Moderately satisfactory.....2 Not satisfactory.....3
Education (SCHOOL)	Extremely Satisfactory.....1 Moderately satisfactory.....2 Not satisfactory.....3	Education	Extremely Satisfactory.....1 Moderately satisfactory.....2 Not satisfactory.....3
Health and sanitation (HEALTH COMPLEX)	Extremely Satisfactory.....1 Moderately satisfactory.....2 Not satisfactory.....3	Health and sanitation	Extremely Satisfactory.....1 Moderately satisfactory.....2 Not satisfactory.....3
Agriculture development (AGRICULTURE EXTENTION OFFICER)	Extremely Satisfactory.....1 Moderately satisfactory.....2 Not satisfactory.....3	Social counseling and awareness building	Extremely Satisfactory.....1 Moderately satisfactory.....2 Not satisfactory.....3
Law enforcement(POLICE/UP SHALISH)	Extremely Satisfactory.....1 Moderately satisfactory.....2 Not satisfactory.....3	Asset transfer	Extremely Satisfactory.....1 Moderately satisfactory.....2 Not satisfactory.....3
Disaster preparedness and relief distribution	Extremely Satisfactory.....1 Moderately satisfactory.....2 Not satisfactory.....3	Training and income generating activities	Extremely Satisfactory.....1 Moderately satisfactory.....2 Not satisfactory.....3
Credit supply (KRISHI BANK)	Extremely Satisfactory.....1 Moderately satisfactory.....2	Disaster preparedness	Extremely Satisfactory.....1 Moderately

	Not satisfactory.....3	and relief distribution	satisfactory....2 Not satisfactory.....3
--	------------------------	-------------------------	--

During last 2 years received assistance from GO /NGO/CSR of the Household

Relief during disaster.....1	Old age card.....4	100 days program.....7
VGD.....2	Widow card.....5	Home stead raising.....8
VGF.....3	NGO Asset transfer.....6	NGO Cooperative member...9
Primary school stipend ....10	Female stipend.....11	Test relief/food for work.....12
allowance.....13	Maternity allowance.....14	Others.....15

Corruption related allegation against GO and NGO by the respondents

GO representatives	Highly corrupted/ Moderately corrupted /Not corrupted
NGO representatives	Highly corrupted/ Moderately corrupted /Not corrupted

Observing CSR (corporate sector responsibility) role in monga area by the respondents

Never seen .....1	Sometimes in relief distribution.....2	They have regular activities in locality.....3
-------------------	--	--

What types of help you get from rich people of the village?

.....

#### Appendix-6 Checklist for FGDs and Observation Tools

1. Seasonal calendar of disaster and job insecurity in locality with wage rate
2. Seasonal calendar of crop production and food insecurity
3. Resource mapping of locality
4. Mobility mapping and migration trend
5. Matrix for identifying reasons of migration and impacts of migration
6. Venn diagram of Micro credit institutions and money lenders with interest rate and condition
7. Venn diagram of loan with conditions
8. Trend analysis of dowry demand and others violence against women
9. Aging related problems and adaptation
10. Venn diagram of school dropping
11. Trend analysis of monga situation
12. NGO- IG related information(i.e., condition and vulnerability) list in details.
13. Matrix on socio-psychological problems during Monga
14. Matrix on Adaptation measures of HH during Monga along with alternative job creation
15. Safety net adaptation and others assistance matrix of GO, NGO
16. Observing CSR (corporate sector responsibility) role in monga area
17. Observing community people role in Monga area
18. Problems and corruption of safety net service
19. Matrix of farming related problem
20. Disability related problems and adaptation

## Appendix-7

## KII check list and discussion guideline (local and national level)

<p>1. Additional Secretary, Ministry of Local Government</p> <ul style="list-style-type: none"> <li>✓ Local hazards</li> <li>✓ What has been Your initiatives so far</li> <li>✓ Challenges</li> <li>✓ Way forward (what to b done)</li> </ul>	<p>2. Union Parishad Chairman, Kurigram</p> <ul style="list-style-type: none"> <li>✓ Resource allocation and utilization</li> <li>✓ Safety-net functions</li> <li>✓ Govt &amp; Ngo initiatives</li> <li>✓ Need</li> <li>✓ Challenges</li> <li>✓</li> </ul>	<p>3. Care shouhardo program manager</p> <ul style="list-style-type: none"> <li>✓ Evolution of society and NGO acceptance</li> <li>✓ Challenges in all respect</li> <li>✓ Ngo initiatives</li> <li>✓</li> <li>✓</li> <li>✓</li> </ul>
<p>4. Doctor-health and nutrition specialist-Traders foundation, Kurigram</p> <ul style="list-style-type: none"> <li>✓ Reason behind establishing this type of charity organization in this area.</li> <li>✓ What services provided</li> <li>✓ Challenges of service provide</li> <li>✓ Poverty and nutrition relationship of the local people</li> <li>✓ Awareness about nutrition of local people</li> <li>✓ Way forward (what to b done)</li> </ul>	<p>5. Social worker, protestor of antisocial activities</p> <ul style="list-style-type: none"> <li>✓ Relationship between lack of enlightenment and social problems analysis</li> <li>✓ Discuss about different social problem</li> <li>✓ Emergence of Jiner badsha and suffering of the community</li> <li>✓ Protest against Jiner badsha gang and the consequences</li> </ul>	<p>6. Heath Service Provider, Brac, Kurigram</p> <ul style="list-style-type: none"> <li>✓ Pregnancy related problem of the area</li> <li>✓ Women specific diseases</li> <li>✓ Children specific diseases</li> <li>✓ Men specific diseases</li> <li>✓ General ranking of diseases</li> <li>✓ Service provided</li> <li>✓ Cultural and behavioural pattern and diseases</li> <li>✓ Trend analysis of health problem and solution</li> </ul>
<p>7. Grammen bank branch manager, Kurigram</p> <ul style="list-style-type: none"> <li>✓ Coverage</li> <li>✓ Range of loan receiver amount</li> <li>✓ Purpose</li> <li>✓ Success stories</li> <li>✓ Drawbacks</li> <li>✓ Challenges of loan use</li> <li>✓ Women and decision making</li> <li>✓</li> </ul>	<p>8. Sub Assistant Agriculture officer, Betpara union, Polashbari, Gaibandha</p> <ul style="list-style-type: none"> <li>✓ Seasonal calendar of the area</li> <li>✓ Use of HYV seeds in locality</li> <li>✓ Use of fertilizer among the farmer</li> <li>✓ NGO role in agriculture improvement</li> <li>✓ Change in last two decade</li> <li>✓ Problems of agricultural development</li> </ul>	<p>9. Former Circle Officer - Kurigram</p> <ul style="list-style-type: none"> <li>✓ Situation of Monga at 1970s, 80s, 90s, 2000s .</li> <li>✓ Trend analysis of Adaptation strategies of Monga</li> </ul>

<p>10. Bus stoppage manager of Kurigram</p> <ul style="list-style-type: none"> <li>✓ How many buses runs in any route</li> <li>✓ Frequency, bus fair, destination of buses.</li> <li>✓ Trend analysis of monga migration</li> </ul>	<p>11. Senior Principal Officer Grameen Bank and former Area Manager Gaibandha GB branch</p> <ul style="list-style-type: none"> <li>✓ Changes through micro financing</li> <li>✓ Challenges</li> <li>✓ Misconceptions</li> </ul>	<p>12. Union Parishad female member, Gaibandha, Polashbari</p> <ul style="list-style-type: none"> <li>✓ Resource allocation</li> <li>✓ Corruption and others challenges</li> </ul>
<p>13. Marriage registrar of Gaibandha</p> <ul style="list-style-type: none"> <li>✓ Average marriage age of boys and girls</li> <li>✓ Reason of early marriage</li> <li>✓ Trend of registry marriage in locality</li> <li>✓ Dowry problem instead of Maharana giving</li> <li>✓ How and why do marriage registry office helps the guardian of teen agers for early marriage arrangement</li> </ul>	<p>14. School teacher, Kurigram</p> <ul style="list-style-type: none"> <li>✓ Reasons behind less attendance and school dropping of students in char areas</li> <li>✓ Corruption in education system in school</li> <li>✓ Local culture and schooling of children</li> </ul>	<p>15. Veterinary doctor -SKS</p> <ul style="list-style-type: none"> <li>✓ Problems of livestock rearing</li> <li>✓ Diseases of livestock</li> <li>✓ NGO services</li> <li>✓ Peoples conciseness about livestock rearing</li> </ul>
<p>15. Former BBC Journalist</p> <ul style="list-style-type: none"> <li>✓ How and when <i>Monga</i> attracted the attention of journalist</li> <li>✓ Situation of <i>Monga</i> at early stage of journalist attention</li> <li>✓ <i>Monga</i> is a myth or reality?</li> </ul>	<p>17. PKSR- PRIME PROJECT coordinator</p> <ul style="list-style-type: none"> <li>✓ Importance of PRIME project</li> <li>✓ Initiatives taken</li> <li>✓ Improvement of <i>Monga</i> situation through PRIME</li> </ul>	<p>18. Director , planning commission</p> <ul style="list-style-type: none"> <li>✓ Policy taken by government for <i>Monga</i> area</li> <li>✓ Importance of the policies</li> <li>✓ Compare the situation before and after of policy implementation</li> <li>✓ Way forward for next</li> </ul>
<p>19. Ago scientist, Founder president of BARI.</p> <ul style="list-style-type: none"> <li>✓ Story of alternative crops initiatives in <i>Monga</i> prone char lands</li> <li>✓ Story of initiative short term crop in <i>Monga</i> area</li> <li>✓ Process and challenges of corn cultivation in <i>Monga</i> area</li> <li>✓ How do the farmer can be</li> </ul>	<p>20. DCPUK Youth Club Chairman, Mithapukur , Afjaspur, Rangpur</p> <ul style="list-style-type: none"> <li>✓ Problems (social) of youth</li> <li>✓ Prosperity of community and adaptation strategies of <i>Monga</i> eradication</li> <li>✓ Trend analysis of <i>Monga</i> situation</li> </ul>	<p>21. Political leader and social worker, Kurigram</p> <ul style="list-style-type: none"> <li>✓ Social Problems</li> <li>✓ Safety net providing drawback</li> <li>✓ Development scenario</li> </ul>

<p>more benefited by alternative agro product</p> <p>✓ What should be Government initiatives</p> <p>✓ Food habit and culture</p>		
--	--	--

Appendix-8

FGDs Coverage, KII Coverage and In-depth interview list

Upazila under Kurigram District	UNION	Indepth Interview	Target Group FGD	KII Coverage (local and national)
Chilmari	Nayerhat union, Bajradia khata village	1(flora)	1.Adult Male group 2.Adult Female group 3.Disable group	1.Political leader and social worker, Kurigram 2.Union Parishad Chairman, Kurigram 3.Doctor-health and nutrition specialist-Traders foundation ( Chinno mukul) 4.Social worker and protestor of antisocial activities 5.Health worker, brack
	Thanarhat union (Hatithana and Telipara Vill)		1.Government safety net beneficiary group	6.Grammen bank branch manager, Kurigram 7.Sub Assistant Agriculture officer 8.Bus stoppage manager of Kurigram
	Ramna union(KhoKkhorria,jorgach and Bashontirgram)		1. Female group 2.Male group	9.Union Parishad female member 10.Marriage registrar 11.School teacher-Kurigram 12.Vatenary doctor -SKS 13. Former BBC Journalist 14.PKSR- PRIME Project coordinator
	Thanarhat			15.Director, planning commission, GoB. 16.Founder President of Bangladesh Agriculture Research Institute-BARI 17. Former Circle Officer -
Upazila under Rangpur District				

Mithapukur	Barabala Union, Poschim Barabala village	1 (Sultana Razia)		Kurigram 18. Additional Secretary, Ministry of Local Government. 19. Care shouhardo program manager 20. DCPUK youth club chairman 21. Senior Principal Officer Grameen Bank and former Area Manager Gaibandha GB branch
Ganggachara	Mohipur Village, Lakshmiteri union		1. Adult Male group 2. Adult Female group	
	Alkismat Village, Kolkondo union		1 Male and female mixed group	
Pirganj	Ramnathpur union, jamdani village	2 (Rafikul and Majeda)		
Upazila under Gaibandha District				
Fulchari	Kanchipara union, Rasulpur And Vasharpara village	1 (Van driver)		
Gaibandha Sadar	Kamarzani, Kunderpara	1 (farmer)	1. NGO officers of CLP, Care Shouhardo program and PKSF - Uddipon program and brac	



			<ul style="list-style-type: none"> <li>officers.</li> <li>2.School teachers</li> <li>3.Farmer group</li> </ul>	
Polashbari	Betkapa union and Raoti norail village	1 ( Poshaki)	<ul style="list-style-type: none"> <li>1. Aged group</li> <li>2. NGO beneficiary group.</li> </ul>	

Appendix- 9  
National food security policy and programmatic framework

No	Programme Title	Main Institutions and DPs involved
1.	Integrated research and extension to develop and propagate Sustainable responses to climate change	BARC, DAE ,BADC, ASPS, NATP, IFAD, FAO, DANIDA ,DFID, ADB, BWDB
2	Improved Water Management and Infrastructure for Irrigation Purposes	MoWR, BWDB ,MoLG , MoA, BADC ,WB, ADB, IFAD Dutch Coop.
3	Supply and Sustainable Use of Agricultural Inputs.	BADC, Private Sector, NATP FAO, DANIDA
4	Fishery Development Programme	MoFL ,FAO, JICA, IFAD ,WB, DANIDA
5	Livestock Development Programme	MoLF ,ADB, DANIDA ,WB, FAO, IFAD
6	Access to markets, improved agricultural value added, increased non farm incomes	MoA, MoFL , IFAD, DANIDA ADB, IDB
7	Capacity Strengthening for Food Policy and CIP Formulation, Implementation and Monitoring	Food division, MoFDM, FPMU, DGoF, USAID, EU, FAO
8	Enhance Public Food Management Systems	Food Division, MoFDM,; DGoF, EU, WFP ,DFID
9	Development of an integrated multi year safety net programme.	MoFDM ,WFP, EU
10	Community based nutrition activities through livelihood approaches	MoHFW, MoA, MoFL, MoFDM EU, WB ,FAO, UNICEF
11	Orient Food and Nutrition Programmes through data	Food Division/FPMU, MoH, INFS, EU, WFP, UNICEF, FAO
12	Food Safety and Quality Improvement	Food Division/DGoF/FPMU, MoH NFSAC, EU, WHO, FAO

Source: Bangladesh Country Investment Plan (revised): A Road Map towards investing in Agriculture, Food Security and Nutrition 14 June 2011

Appendix-10  
Food based safety nets related to Monga area

	Description	Coverage (Persons in lac/Man Month) Budget FY 2012-13	Allocated Budget FY 2012- (Taken in crore)
OMS	From August 2010, (FPC) fair price rice card programme has been started. In 2011 14 lac ultra poor list has been completed by public representatives. Later, on the basis of complain from different level 5 lac 4 thousand 612 people were omitted from list. Finally 9 lac 42 thousand 558 families were included. After that it is confused whether the real poor get the card. 11.15 lacs tones of rice and wheat was bought for OMS program in 2011. In OMS people are getting rice in 24 tk kg where in market it is 35.	220.26	1755.0
Food For Work	FFW is one of the oldest safety net which was launched in response to the 1974 famine by Bangladesh government. Every beneficiary receives an amount of 8 kilograms of rice per day for working at least duration of 7 hours. Sometimes the beneficiaries are paid cash at the rate of Tk 100 to 120.	50.00	1439.0
Test Relief (TR)	While under the Food for Work programme large scale project is taken, in Test Relief programme for small scale projects are implemented. Under Test Relief (TR), project and maintenance activity have to be completed between July and November of each year. Under this Programme embankment and road maintenance, development / maintenance of school, college, madrasa, mosque, temple, church, orphanage and public places, tree plantation, improvement of environment and sanitation, construction of wooden/bamboo bridge during disaster period, culvert works are carried out. Generally the wage is rice or wheat and every beneficiary receives an amount of 6 to 8 kilograms of rice per day for working at least 7 hour.	39.00	1162.7
VGF	Bangladesh government carries out Vulnerable Group Feeding to ensure food security for distress and poor people, prevent deteriorating nutritional status of poor children, temporary assistance for socioeconomic development of the beneficiaries, provide food assistance for the poor people in lean time and to provide food assistance for the natural disaster affected poor population. 10 to 20 kilograms of food grains are distributed three or four times a year.	85.00	1352.2
Vulnerable Group Development (VGD)	Under VGD programme each beneficiary woman, aged between 18 and 49 receives 30 of wheat or 25kg of micro nutrient-fortified atta (flour) each month for 24 month period.	90.00	806.84

## IG Based Safety net

Safety net	Description	Coverage (Persons in lac/Man Month) Budget FY 2012-13	Allocated Budget FY 2012-13 (Taka in crore)
National Service Program	In 2010, 'National Service Program' has been introduced with a plan to provide jobs to 9950 persons in Kurigram district. Under this programme, beneficiaries get monthly 6000 BDT for two years and daily 100 BDT in 3 month training daily period (Prothom Alo, 2010)	11.39	228.29
100 days employment generation programme for ultra poor	100 day Employment Generation Programme is such an employment-based entitlement which was induced by Bangladesh care taker government in September 2008 mainly considering the seasonal poverty of <i>Monga</i> prone areas. Each year people in these areas become unemployed and pass through a rough time especially during September to November and March to April. Under this programme each labourer gets Tk. 120 for seven hours of work per day.	0.45	1200.00
RERMP	Rural Development and Road maintenance program provides year round employment to approximately 42,000 destitute rural women in each batch (10 women in each union). Inspired by CARE Bangladesh Local Government Engineering Department (LGED) started RERMP IN The fiscal year 2008-09 for a five years period with almost the same components of RMP. The main project activities are •Rural road maintenance •Tree plantation• Equipment of maintenance labour •Manpower •Vehicle •Training •Office contingency •Physical contingency •Price Escalation	1.38	267.89
Allowance for the Financially Insolvent Disabled	Under this progamone insolvent persons with disabilities receive monthly allowance of TL. 300. The criteria of the beneficiary of the program are: <ul style="list-style-type: none"> <li>• Poor persons with disabilities. <ul style="list-style-type: none"> <li>• Persons with disabilities, not having average annual income more than Tk. 24,000</li> <li>• Permanent resident of a respective area</li> </ul> </li> </ul>	2.86	102.96

	<ul style="list-style-type: none"> <li>• Age above 6 years</li> <li>• Disable women and children gets priority</li> </ul>		
Allowance for the Widowed, Deserted and Destitute Women	Aged widowed, deserted (divorced or abandoned for two years) and destitute women, poor, landless, widowed or deserted women with two children and sick women and women with disabilities gets preference in getting allowance under this program. They get BDT 300 per month.	9.20	331.20
Maternity Allowance for the Poor Lactating Mother	Under this program All enlisted beneficiary is entitled to receive Tk. 350 per month, for a duration of 24 months.	0.92	42.50
Old age allowance	Whose household income is lower than Tk. 3000 per month and age is over 65 years are eligible for this programme. The beneficiaries gets 300 BDT per month until death.	24.75	891.00
Vulnerable Group Development for Ultra poor (VGD-UP)	In Bangladesh VGD-UP programme, funded by European Union, started in January 2007. The programme was supposed to be completed by December 2011. The short term objectives of the programme is to provide life skill training on Income Generating Activities (IGA) as well as on nutrition, primary health, human rights, AIDS, reproductive health, gender, and other right issued, Environment etc. Each beneficiary of VGD-UP receives Tk. 400 per month, during 24 months of 'beneficiary cycle'.	0.00	0.00
Creation of employment and self employment opportunities for unemployed youths in 7 district of North Bengal		0.12	13.00

Social Safety Net Programmes, Budget 2012-13, Ministry of Finance , GoB

## REFERENCE

- Alcock, Pete "Understanding Poverty" (1993). London, Macmillan Press
- Ahamad, M. G. et al (2011). *Seasonal Unemployment and Voluntary Out-Migration from Northern Bangladesh. Modern Economy*, doi:10.4236/me, 174-179. URL: <http://www.SciRP.org/journal/me>
- Ahmed, A. I. M. U. (2004). *Socio-demographic Correlates of Rural Poverty in Bangladesh: A study of Gaibandha Sadar and Tanore Upazilas in "SOCIOLOGICAL PERSPECTIVE ON POVERTY* ,Nazrul Islam(Ed).,2010. Dhaka: Ankur Publisher. Bangladesh Sociological Society.
- Ahmed , A. I. M. U. (2009). Feminization of Poverty during Disaster. Presentation in Post Graduate Diploma in Institute of Disaster Management and Vulnerability Studies, University of Dhaka.
- Ahmed, S. "Women`s access to land in Bangladesh" *Daily Star*,
- Ahmed, Qazi Kholiquzzaman (2007). *Socio- Economic And Indebtedness Related Impact of Micro credit in Bangladesh*. Dhaka: UPL.
- Ahsan et al (eds) (2005) .*Gender Geography a Reader Bangladesh Perspective* , Bangladesh Environmental Society.
- Akhter U. Ahmed et al (2009) *The Impact of Asset Transfer on Livelihoods of the Ultra Poor in Bangladesh 2009*, Research Monograph Series No. 39, Research and Evaluation Division, BRAC, Mohakhali, Dhaka 1212,
- Akter, Nasima( 2004) BRAC`s Experience on Flood Disaster Management,
- Alam, Jahangir. (2008). *Monga O Krishi* Dhaka: Palok Publishers
- Alamgir, M. K. (2003). *Zago Bahe Konthe Shobai Jugantor*, A national daily news paper of Bangladesh,
- Ali. K "Bangladesh o Pak Bharoter Itihash", Ali publication, Dhaka 1996
- Anderson, Woodrow (1990). *A manual for training in capacities and vulnerabilities analysis*.
- Arefeen, H. K. S.( 2011 )Unpublished Seminar paper on Monga organized by Bangladesh Freedom, Foundation,

Aarong web site: <http://www.aarong.com/artisans.php> 'Artisans of Aarong'

Aarong web site: <http://www.brac.net/content/Aarong> 'Aarong Production Centre'

Baqee, A. (1998). *Peopling in the land of Allah Jaane Power, peopling and Environment: The Case of Char-Lands of Bangladesh*: UPL.

Barkat, Abul et al (2011). *Social Protection Measures in Bangladesh As Means to Improve Child Well-being*: Pathak Shamabesh.

Bangladesh Bureau of Statistics Zila Profile , 2007

Bangladesh Country Investment Plan (revised): *A Road Map towards investing in Agriculture, Food Security and Nutrition* 14 June 2011

Bangladesh Economic Review 2010, [www.mof.gov.bd.com](http://www.mof.gov.bd.com). Economic Advisor's Wing, Financial Division, Ministry of Fiance, GoB Bangladesh Government Press,Dhaka, 2011.

Bangladesh Government and World bank Report (2005) *Updating the Poverty Maps of Bangladesh* , GoB, World bank, WFP

Banglapedia 2006, [www.banglapedia.com](http://www.banglapedia.com)

Bangladesh National Budget 2012-13, Ministry of Finance. (2012), [http://www.mof.gov.bd/en/budget/12\\_13/safety\\_net/en.pdf](http://www.mof.gov.bd/en/budget/12_13/safety_net/en.pdf)

Bangladesh National Plan for Disaster Management 2010-2015 (2010) Disaster Management Bureau, Disaster Management & Relief Division GoB

Bangladesh Planning Commission and WFP Report (2005) *The Food Security Atlas of Bangladesh Towards a poverty and hunger free Bangladesh* ,GoB and WFP

Bangladesh Progress Report (2009 )*The Millennium Development Goals Poverty Reduction*. General Economics Division (GED), Bangladesh.

Bangladesh youth department training Calender 2012-13, Monistry of Youth and Sports, GoB

Bangladesh Shangbad Shangstha BSS, June, 2010. <http://bssnews.net/newsDetails.php>

Bangladesh Unnayan Parishad(BUP) Report : Hunger Free Campaing, "Monga Mukta Prochar Obhijan" 2010

- Banu, Dilruba. et.al. (2006) *Empowering Women in Rural Bangladesh: Impact of Bangladesh Rural Advancement Committee's (BRAC's) Programme*. Dhaka: Research and Evaluation Division, Brac.
- Bari, Shamsul. (2007). New hopes for monga mitigation. *The Daily Star*
- Barua, P. a. S., Munshi. ( 2007). *Impact Evaluation and Client Satisfaction of Northwest Microfinance Expansion Project*, Research and Evaluation Division, Brac.
- BBS and World bank Household Income and Expenditure Survey (2005 ).Bangladesh Bureau of Statistics
- BBS Population Census , 2011 Bangladesh Bureau Of Statistics Zila Profile [www.bbs.gov.bd](http://www.bbs.gov.bd)
- Bangladesh Health Department, In service training guide (2012) . Ministry of Health and Family welfare , GoB.
- Bangladesh Disaster Management guide *Standing Order on Disaster (SOD)*
- Bangladesh Country Investment Plan (revised): A Road Map towards investing in Agriculture, Food Security and Nutrition 14 June 2010
- Berg, C. a. E., M. Shahe (2011). *Does Micro nance Help the Ultrapoor Cope with Seasonal Shocks? Evidence from Seasonal Famine (Monga) in Bangladesh.*
- Begum, Anwara (1999) *Destination Dhaka Urban Migration: Expectations and Reality*, UPL.
- Begum, Maleka. et al (Ed.) (2011). *Beijing Kormo Porikolpona Narir Ogrogotir Pothrekha*. Dhaka: Mowla Brothers.
- Beximco Group Limited Report (2011) *Corporate Social Responsibility* Retrieved from <http://beximco.com>
- Bithi , M. K. (2006). Monga In North Benge: Causes And Remedies A Secondary Source Based Report: RDRS Bangladesh
- Blacksacademy. ( 2002). Theories of Poverty 'Marxism and poverty' and 'Poverty and Capitalism' from [www.blacksacademy.biz](http://www.blacksacademy.biz)



Brac Annual Report-2007, 2008,2009.

Brac initiative , Report on Challenging The Frontiers of Poverty Reduction: Targeting the Ultra poor, PPT

Bradshaw, T. K., & (2005 ). *Theories of Poverty and Anti-Poverty Programs in Community Development* Human and Community Development Department  
University of California

BUP Report : Hunger Free Campaign. (2010). *Monga Mukta Prochar Obhijan"*. Dhaka:  
Bangladesh Unnayan Parishad.

BSS Report on BEPZA and World Bank project on NARI

Care Report *Monga in Northern Bangladesh*. (2005). Dhaka: care Bangladesh.

Chant , Sylvia (2003 ). *Female Household Headship and the Feminization of Poverty: Facts, Fictions and Forward Strategies* Issue 9, May New Working Paper Series

Chars livelihoods programs *Reducing Extreme poverty in the Jamuna Chars* <http://www.clp-bangladesh.org>

Chetwynd, E. and Chetwynd., F. (2003). *Corruption and Poverty: A Review of Recent Literature* Water Street, Washington, DC Management System International.

Chowdhury , N. J. ( 2008). A journey towards development: the impact of local NGO programmes on women living in the char lands of Bangladesh  
*Journal*. Retrieved from <http://www.tandfonline.com/loi/cdip20>

Chowdhury, S. et al. (2009). *Migrating Away from a Seasonal Famine: A Randomized Intervention in Bangladesh*. Human Development Research Paper

Creswell, J. W. (2009). "Research Design Qualitative, Quantitative and Mixed Methods Approaches.". *SAGE Publications, Inc. USA* .

Chronic Poverty Blog (2010) URL: [www.chronicpoverty.org](http://www.chronicpoverty.org)

CSR Report (2012) *CSR IN BANGLADESH* , CSR Centre, Gulshan 1, Dhaka

- Dasgupta, S. et al (Ed.). (2010). *Women`s Encounter with Disaster*. Kolkata: Front page Publication,
- DIPECHO fifth Action plan for South Asia, 2010
- DFID`s work`s Summary in Bangladesh 2011-2015 (2011)
- DFID- Bangladesh Output to Purpose Review of Comprehensive Disaster Management Programme. Retrieved from <http://www.clp-bangladesh.org/index.php>
- Dutch Bangla Bank Limited Corporate Social Responsibility Report 2007, 2010 *Journal*. Retrieved from URL: <http://doutchbangabank.com>
- Edgell, S. a. V. Duke. (1983). *Gender and social policy: the impact of the public expenditure cuts and reactions to them*. *Journal of Social Policy* 12(3)
- Elahi, K. M. a. A., Iffat (2008). *“Understanding the Monga in Northern Bangladesh”* Dhaka: Academic Press and Publishers Library.
- Engles, F (1978) *The Origin Of the Family, Private property and the State*, Foreign Language Publishing House, Moscow
- European Commission Report *Delegation of the European Commission to Bangladesh Monga Mitigation Project*(2009)
- FAO/WFP Crop and Food Supply Mission to Bangladesh( 2011) [www.wfp.un.org.com](http://www.wfp.un.org.com) “**
- Ghosh, Binoy.(1979) *Banglar Nobo Jagreeti* Orient Longman, Kolkata
- Glendinning, M. (1989). *Gender and poverty*. *Journal of Social Policy*, 18 (3). .
- Grammen phone Ltd. (2011) *CSR Initiatives* , Retrieved from <http://www.grameenphone.com>
- Government of the People`s Republic of Bangladesh (2010): *Report of the Labor Force Survey*
- Government of the People`s Republic of Bangladesh. *A Strategy For Poverty Reduction In The Lagging Regions of Bangladesh*, 2008 General Economics Division , Planning Ministry

- Haque, Md. Mozammel (2000). *Krishok Bidroho o British Birodhu Andolon History of Rangpur District in History of Rangpur District*, : District Administration Rangpur, Bangladesh
- Hasan, M. Monirul. (2010). *Does Credit improve the Food Consumption Vulnerability of the Extreme Poor? - Empirical Evidence from Bangladesh*, Institute of Microfinance (InM)
- Hossain, M. A. a. U., Arif Mohammad (2010 ). *Food Security and Income Generation Through Access to Common Property Water Bodies in Monga-Affected Areas of Bangladesh* , Bangabandhu Sheikh Mujibur Rahman Agricultural University
- Hasanuzzaman, A. M. E. (Ed.). (2008). *Bangladesher Nari Bortoman Obosthan -O- Unnayan Proshongo*, UPL.
- Hyogo Framework for Action 2005-2015 URL [www.unisdr.org](http://www.unisdr.org)
- Hunger FREE Scorecard Investigates why a Billion People are Hungry (2010). *Who's Really Fighting Hunger?* Action Aid
- Holmes, Rebecca et al (2008) Extreme poverty in Bangladesh: Protecting and promoting rural livelihoods
- Holmes, Rebecca et al (2011). Addressing gendered risks and vulnerabilities through social protection: examples of good practice from Bangladesh, Ethiopia, and Peru *Journal*. Retrieved from <http://www.tandfonline.com/loi/cgde20>
- Hulme,( 2007 ) *brac, ultra poor Program*
- IMF Country Report (2005). *Unlocking the Potential National Strategy for Accelerated Poverty Reduction* 700 19th Street, N.W. • Washington, D.C. 20431: International Monetary Fund and General Economics Division (GED), Bangladesh. <http://www.imf.org>
- Intergovernmental Panel for Climate Change (IPCC) Report - 5
- IRRC Report (2009) Mendoza and Johnson
- Islam, A. S. et al ( 2004). *Riverbank Erosion and Associated Consequences: a case study of Chilmari Thana*. In Ahmed, H ,(Ed) *Gender geography a reader and perspective* ,Bangladesh Environmental Society

- Islam, Nazrul (Ed.). (2010). *"Sociological Perspective on Poverty"*. Dhaka: Bangladesh Sociological Society. Ankur Prakashani.
- Jahan, F. et al (2010). *A Survey on Non-conventional Plant Parts Consumed during Monga– a Seasonal Famine which Affects the Northern Districts of Bangladesh*. American-Eurasian Journal of Sustainable Agriculture 4(2), 230-236
- Jordan, G. (2004). *The Causes of Poverty Cultural vs. Structural: Can There Be a Synthesis?* URL:
- Kabeer, Naila (1994). *Reversed Realities: Gender Hierarchies in Development Thought* London: Verso.
- Kabir, M. H. (2009). *Poverty, Vulnerability and the Coping Strategies of Monga Affected Female headed Households: A Study of Gangachara, Rangpur Bangladesh*. International Institute of social studies, The Hague, Netherland.
- Kabir, N. N. (1998). *RURAL POVERTY AND WOMEN: SOCIO-CULTURAL AND ECONOMIC DIMENSIONS* Journal of Women for Women, Dhaka, Bangladesh.
- Kabir M and Navid A (2013) "Financial Inclusion in Char and Haor Areas in Bangladesh" National Conference on Micro credit and Development, Institute of Micro finance
- KATALYST Report, 2012
- Keith P. West, (2006, )"International Nutrition Famine" Presentation in The Johns Hopkins University
- Khalily, M. A. B. et al (2010). *IMPACT OF PRIME INTERVENTIONS ON MON MITIGATION IN GREATER RANGPUR REGION IN BANGLADESH* INSTITUTE OF MICROFINANCE Dhaka, Bangladesh
- Khandker, S. R. (2011). *Seasonality of income and poverty in Bangladesh* *Journal of Development Economics*
- Khan Mohiuddin, A.-. (2003). "Zago Bahe Konthe Shobai" 'Jugantor' A national daily news paper of Bangladesh,
- Khan, M. I. (2003). *Bangladesher krishok shomaj*, Dibbo Publishers, Dhaka
- Khan, Salma (1993? 1998?). *THE FIFTY PERCENT*, Women in Development and Policy in Bangladesh UPL.

- Khondker, R. K. (2010). *Food Poverty and Consequent Vulnerability of Children: A Comparative Study of Ethnic Minorities and Monga-Affected Households in Bangladesh*: Department of Economics Shahjalal University of Science and Technology.
- Lang, k. and Dickens, W. T. (1984). *NBER WORKING PAPER SERIES, A TEST OF DUAL LABOR, MARKET THEORY* Massachusetts Avenue, Cambridge Working Paper No. 1314, NATIONAL BUREAU OF ECONOMIC RESEARCH
- Lewis, Oscar (1968). "The culture of poverty" in *Poverty in America, 1968*, Louis A. Ferman et al (Eds.)
- Lockwood et al (2008) *DRAFT FINAL REPORT of CLP WORK*
- Majumder, Pratima Paul and Begum, Anwara (2006). *Engendering Garment Industry the Bangladesh Context*: UPL
- Makita, Rie (2007). *Livelihood Diversification and Landlessness in Rural Bangladesh* Dhaka: University Press Limited.
- Maniruzzaman, M. (2000). "*Prachin theke Adhunik*" in *History of Rangpur District District Administration*, (Ed.) Rangpur, Bangladesh.
- Maniruzzaman, M. (2011). *ZAMINDARS OF BENGAL :CASE STUDY OF SELECTED RANGPUR ZAMINDARS 1793-1950*. Dhaka, Bangladesh: Gatidhara.
- Marx, K. (1847 and Online Version in English 1999). *The Poverty of Philosophy* Paris and Brussels: Progress Publishers and online by Marx/Engels Internet Archive (marxists.org).
- Medeiros, M. a. C., Joana "What Do We Mean by Feminization of Poverty"? *International Poverty Centre, 2008, paper-58*.
- Meloney, Clarence (1991). *Behavior and poverty in Bangladesh*: UPL.
- Miah, Abu Said Md. Juel (2009) *Community Rice Bank A Means of Monga Mitigation* LEARNING DOCUMENT SERIES- 7, Action Aid, BD
- Momen, Abdul (2010) *Speech of Ambassador and Permanent Representative of Bangladesh to the United Nations at the 54<sup>th</sup> session of the Commission on the Status of Women (Follow up to the 4<sup>th</sup> World Commission on the Status of Women, New York 05 March 2010)*

- Moore, H. K. "Assisting the poorest in Bangladesh: Learning from BRAC's 'Targeting the Ultra Poor' Programme" University of Manchester.
- Muhammad, Anu. (2004). *Bangladesher Grameen Shomaj -o- Orthoniti*, Mira Publishers, Dhaka
- Muhammad, A. (2006). *Monga, Micro credit and The Nobel Prize*  
Retrieved from <http://www.countercurrents.org>
- Majumder, B. a. (2006). *Engendering Garment Industry the Bangladesh Context*: UPL
- National daily news papers of Bangladesh (Daily Star, New age, Shomokal, Prothom Alo and Jugantor) during end of 2010 to end of 2012.
- Naser, M. A. (2009). *Generating Employment Opportunity for the Extreme Poor During Monga*. IGS, Brac University.
- Nasreen, M. (2012). *Women and Girls Vulnerable or Resilient?* Institute of Disaster Management and Vulnerability Studies, University of Dhaka.
- Nasreen, M. (2004). *Coping Mechanism of Rural Women in Bangladesh during Floods: A Gender Perspective in DISASTER AND THE SILENT GENDER* (eds: Ahsan et al), Bangladesh Geographical Society.
- Nasreen, M., & Kundu, D. K. (2008a). *The Sociology of Monga: Some Illustrations from Northern Bangladesh*, *Social Science Review The Dhaka University Studies, Part-D, Vol.25, No.2 December*.
- Nasreen, M., & Kundu, D. (2008b). Gender Role Of Women In Coping With Monga In The Norther Region Of Bangladesh. *The Journal of the Institute of Bangladesh Studies*, 31.
- National daily news papers of Bangladesh (Daily Star, New age, Shomokal, Prothom Alo and Jugantor) during end of 2010 to 1<sup>st</sup> of 2012.
- Nazneen, S. and S., Nasheeba (2005). *Women's Bargaining Power and Extreme Poverty - An Exploratory Study of Gendered Relations of Women in the Targeting the Ultra Poor (TUP) Programme*, Research and Evaluation Division, BRAC Centre, Dhaka.
- Ogboru . I. and Abimiku A.C. (2010). *The Impact of Corruption on Poverty Reduction Efforts In Nigeria*. Department of Economics, University of Jos.

Oxfam Report on Evaluation of the River Basin Programme in Bangladesh(2006) *Oxfam GB Programme Evaluation*

Oxfam Report (2008). *Evaluation report of river basin program*. Oxfam GB Bangladesh.

Owiny, Charles Dickens (2006) Ph. D dissertation of Doctor of Education, University of South Africa

Parvez, B. (2010.). "Women's food security for gender equality". *Daily Star*,

Paul-Majumder and Begum, (2006) 'Engendering Garment Industry', UPL, Dhaka

Practical Action Report (2010) *Coping With Disasters*, Practical Action Publishers

Practical action Report on "Sandar cropping project in Bangladesh"

Prime Bank Limited (2011) Corporate Social Responsibilities at a Glance. Retrieved from <http://www.primebank.com.bd>

PRIME and LIFT Annual progress report of PKSF Dhaka, Palli Karma Sahayak Foundation 2007-08. URL: [www.pksf-bd.org](http://www.pksf-bd.org).

PRIME and LIFT Annual progress report of PKSF Dhaka, Palli Karma Sahayak Foundation 2008-09. URL: [www.pksf-bd.org](http://www.pksf-bd.org)

PRIME and LIFT Annual progress report of PKSF Dhaka, Palli Karma Sahayak Foundation 2009-10. URL: [www.pksf-bd.org](http://www.pksf-bd.org)

Quazi ,Ali et al (2011) *A Developing Country Perspective of Corporate Social Responsibility: A Test Case of Bangladesh*. URL: [www.kantakji.com](http://www.kantakji.com)

RBP-DRR Evaluation Report, 2008 Oxfam GB Bangladesh for Country Director and Country Programme

RDRS- Annual Report 2008, 2009, 2010. [www.rdrsbangla.net](http://www.rdrsbangla.net)

Rahim Afrooz Group Report (2011) *CSR Overview* . Retrieved from <http://rahimafrooz.com>

- Rahman, H. Z. (2009). *Mora Kartik to Bhora Kartik: Scaling Up Comprehensive Monga Mitigation* The Daily Star, Bangladesh Daily
- Rahman, H. Z., Sen, B., Hossain, M, Chowdhury, K.Rasida, etc. (12.07.12). as Discussant: *Oti daridro niroshon: shamajic nirapotta karjocrome shocchlita o jobabdih*'. Report published on the Prothom Alo Round table Talk.
- Rahman, H. Z. (1991). *Mora Kartiker Alekho : Moushumi Ghathti -O- Grameen Doridrer Bipunnota Bangladesh Unnayan Shamikha, 9th edition annual publication 1398(Bengali).*
- Rahman Hossain Zillur (1995) *Mora Kartik: Seasonal Deficits and the Vulnerability of the Rural Poor* Rahman, H. Z., & Hossain, M.( Ed.) 1995 in *Rethinking Rural Poverty* Dhaka: University Press Limited.
- Rahman, M. R. (1991). *Towards Sustainable development: Land resources in Bangladesh.*: Dhaka. ICNN, BRAC and Ministry of Environment and Forest. .
- Rao , A. K., David (2010). *Gender lost and gender found: Brac's Gender Quality Action-Learning Programme*
- Raza, W. (2011). *Building the Chars* .Daily star, A National daily of Bangladesh
- Raza, W. et al (2011). *Impact of Char Development and Settlement Project on Improving the Livelihood of Char Dwellers*. Mohakhali, Dhaka. RED, brac
- Razzaque , M. A. et. al. (Ed.). (2011). *Poverty, Intra-Household Distribution and Gender Relations in Bangladesh Evidence and Policy Implications*: UPL.
- RDRS, Report from the Special DER Meeting on 'Monga' (2004 ). *Food Security and Hunger in Bangladesh*.
- Roy, S. D. (2011). *Teesta at Low watermark*. Daily Star, A National daily of Bangladesh
- Rowntree,B.S.(1902) *A Study of Town Life*, Macmillan and Co, Limited, NewYork
- Shamsuddin , Dara ,(2011) Unpublished Seminar paper on Monga organized by Bangladesh Freedom, Foundation
- Sen, A. (1986). *"Poverty and Famine: An Essay on Entitlement and Deprivation*. Delhi: Oxford University Press Ltd.



Sen, A. (2012 (Sixteenth impression)). *"Development as Freedom"*: OXFORD UNIVERSITY PRESS.

Shahjahan, M. M. (2003). *Monga in the Northern Districts of Bangladesh*: CPD.

SHIREE AND SHETU Annual Report 2010

Social Safety Net Programmes, Budget 2012-13, Ministry of Finance, GoB

Sulaiman, M. (2009) BRAC's Challenging the Frontier of Poverty Reduction/Targeting Ultra Poor (CFPR/TUP) Programme in Bangladesh. BRAC and LSE

Swiss Agency for Development and Cooperation Report (2010) *SDC Disaster Risk Reduction Programme for Bangladesh 2010-2012*,

Terry, Cannon (2009) *'Gender and climate hazards in Bangladesh'* in Climate Change and Gender Justice Report, Oxfam GB

TIB. *Household Survey (2010)*

The Delegation of the European Union to Bangladesh, 2012

The Financial Express

[http://www.thefinancialexpressbd.com/more.php?news\\_id=90621&date=2010-01-26](http://www.thefinancialexpressbd.com/more.php?news_id=90621&date=2010-01-26)

The Financial Express news (2010) *Rangpur Declared as Division*.

<http://www.thefinancialexpressbd.com>

The use of Coping Strategies by Extreme Poor Households on the Jamuna Chars during Monga(2008)

Townsend, P. (1979). *"Poverty in the United Kingdom A Survey of Household Resources and Standards of Living"*: University of California Press. .

Twigg, J. (2001). *Sustainable Livelihoods and Vulnerability To Disasters*: Benfield Greig Hazard Research Centre, For the Disaster Mitigation Institute (DMI).

US AID ASIA Countries Review Report, 2011

Unilever Bangladesh Limited (2011) *CSR of Unilever* Retrieved from <http://www.unilever.com.bd>

United States Agency for International Development / Bangladesh Report 2010  
Madani Avenue, Dhaka Bangladesh

UNISEF M&E Training Resource “ Capacity and Vulnerability Analysis”

United Nation 2011, Human Development Report, Newyork; UN Development Report

Veblen, Thorstein THE THEORY OF THE LEISURE CLASS, THE MODERN LIBRARY, NEW YORK, Random House. 1918.

VOICU, Mălina and STRAPCOVA, Katarina (2005). *Structural explanation of poverty: culture or self interest? EU Integration Process from East to East: Civil Society and Ethnic Minorities in a Changing World and* Latvian Association of Sociology, Universit Lucian , Blaga of Sibiu and the Romanian Academy’s Research Institute for Quality of Life

White, Sarah, C. (1992. ). *ARGUING WITH THE CROCODILE Gender and Class in Bangladesh* , Dhaka, University Press Limited.

*World Conference on Disaster Reduction Report Hyogo Framework for Action 2005-2015.* (2005). Paper presented at the I S D R International Strategy for Disaster Reduction International Strategy for Disaster Reduction Kobe, Hyogo, Japan [www.unisdr.org](http://www.unisdr.org)

Yount, William R. 2006 “*Research Design & Statistical Analysis in Christian Ministry*”

Yunus Muhammad (2010). *Creating a World Without Poverty Social Business and the Future of Poverty.* Dhaka: Subarna Publishers.

Zahura , K. (2007). *An analytical Survey in Kurigram District Of Northern Bangladesh* , : Academy For Planning and Development , Ministry of Planning, Bangladesh

Zug, S. (2006). *Monga Seasonal Food Insecurity in Bangladesh Understand the Problem and Strategies to Combat it: NETZ, Bangladesh.*

Zug, S. (2006 ). *Monga- Seasonal Food Insecurity in Bangladesh – Bringing the Information Together.* Dhaka: Centre for Social Studies,CSS