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<th>Author</th>
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<td>CMS1 Reference</td>
<td>20475</td>
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<td>Interviewee name</td>
<td>Fahmida Begum</td>
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<td>Sex</td>
<td>Female</td>
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<td>48</td>
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<td>Union, upazilla and Zilla</td>
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<td>6/30/2011, and 17/11/2011</td>
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<td>Multiple river erosion and loss of home and livelihood, de-asseting and dowry, accident, maternal illness, childhood domestic servant, micro credit, loan, safety net program, food for education program, VGD.</td>
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LIFE NOW

Fahmida is a 48 year old woman living with her disabled husband and one son alongside the flood protection embankment. She lost her homestead due to the erosion of the Teesta River. She lives in a tin-roofed house including a tiny courtyard. For cooking she uses open chula (clay made cooker). She has no agricultural land. In her house she has some utensils, two khats, two quilts, two blankets and one table. Apart from these items she has no household assets. Her main livelihood is in agricultural labouring. Her son is also an agricultural labour by profession. They own a little grocery shop, the current market value of which is 10000 taka.

Fahmida’s main challenge is to maintain her income flow and employ her son round the year. She also needs to keep herself healthy another 5 years so that she can engage in work that will enable her to make a strong base for her son’s life, cope with disaster and diversify.

WELL-BEING JUST BEFORE THE SHIREE INTERVENTION

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<th>Indicator</th>
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FAMILY BACKGROUND

In 1944 the British colonial rule was coming to an end and the political situation was in transition as the Bengali people were demanding partition of the then Bangla province based on the religion. It was then that Fahmida’s father, Babar Mistri, and mother, Mohiron Begum, got married. Fahmida’s father inherited 15 Bigha (495 decimals) of arable land, and a homestead of
around 15 decimal. Her father was a small farmer considering the landownership pattern of those days. However, though agriculture was his main occupation he had skills in making household products with bamboo. He also chopped down trees and made sizable logs for making plough heads. He did this work by making contracts with owners. According to the contract the sizable log was divided on a 1:1 basis between the cutter and owner.

Fahmida only ever heard about the good days of the family as she was not born in this time. She came from a large family of 12 members. It was very hard for her father to maintain the daily necessities of his large family. Their arable land gradually fell as her father sold 3 bigha (100 decimals) lands to pay for the marriage of her two elder sisters. Land selling had continued not only for arranging marriages for children but also to meet the needs of the family. Her father sold land on different occasions. However, the result was that when Fahmida was born her father only had 6 katha (10 decimals) of land.

LIFE IN CHILDHOOD

Fahmida was born in 1963. At that time her father had sold a large portion of his land and dipped into poverty as the six katha of land he owned could not provide for the needs of his large family. In her early childhood, Fahmida had experienced hunger and suffering. Her father’s income could afford only two meals and minimum needs of his large family. When she was 8, the liberation war had begun. Like other families they went through a miserable time as the whole country was engaged in a people’s war. Production of agriculture was interrupted which created a jobless situation. Her father could not manage to find work and so on many days she recalled they dropped the number of their meals. They could only manage rice and vegetables though occasionally they ate meat and fish as well as dhal.

LIFE AFTER INDEPENDENCE: LIFE IN POVERTY AND HARDSHIP

After independence, Fahmida’s family like all other families had started a regular life and had aspirations that all their sufferings would be solved as the country was now free. However, their aspiration was not realized and the situation of their life was not changed. Fahmida recalled that during those time she and her other family members had difficulties and her father could not manage earnings to meet the daily meal let alone the other needs of the family.

After one year of independence, her elder sister got married. Her father sold his remaining land to meet the dowry demands and the cost of other marriage arrangements. Then his father was totally landless, his earning again had been depleted and their suffering had increased.

To put them in destitution her father was died in 1973 due to old age complications. Her mother had started work as a domestic servant as she could find no other means to survive. She also had started begging when she could not manage any work.

LIFE AS DOMESTIC SERVANT
After the death of her father, the family’s suffering had increased. Her mother could not provide any food on some days and they went hungry. When they got ill they could not afford any medicine and health care. One of Fahmida’s relatives extended help and took her in their house as a domestic servant. Fahmida had started a new life that could provide her three meals regularly. As she was then only 9 years girl she missed her free life when she had freedom to play with her friends in the village. Instead of playing with other children she was busy with the daily work in the homestead. Fahmida said that she they treated her as a family member. She slept in the same room as the other children of the house and had the same meals cooked for her. But she was a domestic servant and her relative was ‘her master’.

One day one of her cousins came to the house where Fahmida was working with her cousin’s husband. They asked her relative if they could take Fahmida to their house as they had no domestic servant. Her master agreed.

Fahmida moved into their house. In the meantime she had developed into a good servant as she was able to do different types of household work. She could cook, clean, and wash clothes. The owners were very satisfied with her ability to do any kind of household work. They gave her 5 taka per month as remuneration to her mother. Though she was working as a domestic servant, the family tried to make her feel that she was not considered as a servant by the family. They gave her garments when she needed and considered her as their child. She sleeps with their mother at night and they gave her the same food they eat.

At that time her brother had also started work in house of the local chairman. He worked there as a herds boy. Fahmida’s mother earned 800 taka per month from their work including 300 for Fahmida and 500 hundred for her brother works.

Fahmida’s mother had been living with her two sons. She made up household necessities by doing domestic servant work in a neighboring house.

**FAMINE OF 1974**

Like other country people, Fahmida’s landlord also went through a difficult time during this period. The onset of famine forced them to reduce their intake of food. Most people, including Fahmida, took little meals that were much inferior to those which they ate during the normal time. Indeed, her mother had to eat relief and distress food for survival.

Accusations of sexual involvement with landlord

During this time, the landlord’s wife had started abusing and torturing Fahmida because she became suspicious that the landlord was having a sexual relation with her. Even though the landlord protested against the oral and physical abuse conducted by his wife, she simply asked him why he wouldn’t marry her instead. She continued to torture and verbally abuse Fahmida as she thought her husband had bad intentions or had had relations with her in the past. This was based on the landlord’s continually supporting Fahmida against his wife’s criticisms of her work.
It is likely that Fahmida was an adolescent concubine or worse a victim of child abuse, underlining the risks of extreme poor girls living as housemaids.

RETURN BACK TO HER MOTHERS HOUSE

In 1977, Fahmida returned back to live with her mother because of the strained relationship with the landlord’s wife. Fahmida’s mother was sympathetic when her adolescent daughter came back. Fahmida by then was at that age when society thinks it is time to arrange marriage. Fahmida’s mother started searching around for a suitable person for her to marry.

LIFE AFTER MARRIAGE TO AN AGRICULTURAL LABOURER

One year later, in 1978, one of Fahmida’s distant relatives arranged a marriage for her with a man called Moniruddin. Moniruddin lived in a neighboring village and was a widower. His first wife had committed suicide by taking poison after a quarrel with him. Moniruddin had a daughter from this first marriage. His mother had looked after his daughter, but the child died at 2 years of age after suffering from diarrhea.

Moniruddin demanded 700 hundred taka as dowry but Fahmida’s mother and brother did not agree to this. After negotiations, the dowry was fixed at 300 taka. Her mother had got money for the dowry by mortgaging a portion of her father’s homestead land. Relatives and neighbour also extended their hands by giving money for arrangements of her marriage.

In 1979 Fahmida had started a new married life in Moniruddin’s house. Her husband Moniruddin has problem with his leg from birth as one leg is shorter than the other. However, this disability did not prevent him from working as with his all effort to work like other agricultural labourers despite his disability. When agricultural labouring work was unavailable in his locality he went to different districts to find work. There he mainly earned money by working in construction labouring, earth cutting, and road construction. He went to Dinajpur, Bogra and Dhaka for working in the lean season which was Mid-June to Mid-November. During that time, he earned 1000 tk per month.

In the initial phase of married life Fahmida recalled that: “The two of us alone were making up our family. Then we had a good time. We could eat two full meals and a half meal in a day. Normally we could eat rice with vegetables and some days we had dried fish with vegetables. 4 or 5 days we could eat fish in a month and 4 days we could have meat. They also had dhal on 1 or 2 days a week”.

FIRST CHILD BORN

In 1979 after two years of marriage, Fahmida got pregnant. During pregnancy she had been stitching Khanta (quilt) for money. She made 30 taka for stitching one piece of khanta and was able to stitch 3 kantha in a month. In order to busy herself she took this work and they bought
household utensils with this money. Moniruddin’s income was totally used for food. They had no savings that time. Fahmida had some extra income that provides her some leftover money that she could use for buying utensils.

Fahmida gave birth to a baby girl in 1981. They named her Moriom.

**1982 DISASTER STRIKES: LOSS OF LAND, HOME, AND LIVELIHOOD DUE TO FLOODING**

In 1982, a sudden flash flood of Teesta River eroded their homestead. They lost everything except the tin roof and part of the bera (bamboo made wall). They initially took shelter in Fahmida’s father’s house. After 3 months, they constructed their home alongside the Flood Protection Embankment. Their house was located near her father house. As their new house was built by the saved part of their old house they only incurred labour costs during the rebuilding, though they were not able to rebuild one side of the wall. They used clay, grass and leaves to make that part of the wall.

After the flooding of the Teesta River, they were trying to cope with a new situation. The erosion had devastated the entire village and agricultural land where Moniruddin used to work. He no longer had his regular livelihood as he lost the entire contract he had for agriculture labouring.

He failed to establish a new contract to work in that season and therefore, for one entire season, his regular earning was disrupted. The result was they were not able to buy food from the market. They often dropped to one meal or two meals per day, which were also of a poorer quality. They were helped greatly by Fahmida’s mother. They were living in the boundary of Fahmida’s father village, and so she had a good number of her kin around her. The relatives helped her during this period. They gave her money and food and also engaged her in household domestic work.

**LIFE AS A DOMESTIC SERVANT**

After getting through two months of suffering, Fahmida started work as a domestic servant. She went to a distant relative’s house and worked there for the whole day. She started her day early; she first went to her mother’s house before work to drop off her 3 year old daughter. She was able to work 15 days in a month. She mostly worked for husking paddy by Dheki (a manually operated wood made husking tool use for paddy husking and grinding rice) and earned half kg of rice for husking 10 kg paddy. She could husk 20 kg of paddy per day on average and so earned 1 kg of rice most days. Besides paddy husking she also boiled rice and then dried it under the sun. Sometimes she also did household work such as cleaning utensils, washing clothed and cooking. She worked there for six months.

**MARKET CONNECTION: CHANGE IN LIVELIHOOD STRATEGY**

In the season after the erosion, Moniruddin was able to start his agriculture labouring again. Before this he had gone to many different places seeking work. However he had not been successful in finding a job and managed to just maintain his necessities. He was not able to send
QUALITATIVE MONITORING OF SHIREE INTERVENTIONS: CMS5 (S) LIFE HISTORY AND INTERVENTION TRACKING

money to her wife in this time, so she managed her meals and met other necessities with her own income.

During the plantation and harvesting period, Moniruddin earned money from labouring. But in the lean season, he went to other places for work. When he went for work he gave 200 taka to Fahmida for maintaining her and their daughter's daily need.

Fahmida thought 200 taka was not sufficient and so she developed a strategy for making more money from this 200 taka. She had a good number of relatives who were involved in the rice business and had shops in the nearby local market. Fahmida went to the market and bought paddy with the 200 taka. She husked, boiled and dried that paddy and sold it in the local market at higher price with the help of her relatives. She could earn 50 to 70 taka on average in a week by investing 200 taka twice in a week. She sold processed rice in the twice weekly hat (local weekly market seat once in a week) and found that she was able to meet her daily needs using just her profit and kept her capital intact. The times when her husband Moniruddin had no work she met everyday expenses from her savings. She did this business four years, during which the family could eat two full meals in a day with mostly vegetables, potatoes, and sometimes fish but no meat. On average they could have fish 6 times in a month, meat on 7-8 days in a year and dhal twice a week. We can see how this market connection helped her in later days of her life.

1988 BIRTH OF SECOND CHILD AND SECOND DEVASTATING FLOOD

Fahmida gave birth to her second child, a son, in 1988 which was also significant year for the entire country as a one hundred years flood inundated one third of the countries land.

Two months after Samiul was born, a devastating flood took away their all belongings into the river. They were again homeless and asset less. This time they had not been able to save anything, and the Teesta had devoured all their assets. The water receded very slowly and so the entire population missed one entire agricultural season. The effect was tremendous. The suffering was so great that Fahmida was not able to put it into words. There was no work to do as all the agriculture land was marooned by flood water.

They all had to wait for the next agri-season and so for almost six months there was no work, even in the town where Moniruddin used to go in the lean period. The flood affected the entire country for six months and the family was totally dependent on relief. They took shelter in a high school located in the upazilla headquarters. The relief workers fed them for one month with the help of local people. When the flood water finally receded they left the flood shelter and erected a new shelter on the embankment. Initially, they built a thatch with straw, grass and leaves.

As there was no means of work left, Fahmida had started begging. With her son in her lap she went door to door to rich people’s houses and those of relatives for alms. At the same time, Moniruddin could only manage to get 5 or 6 days of work in a month. The earning from his work was so little that it was far below the daily family needs.
“Only myself and god knew how I could pass those days”, Fahmida said, highlighting her helplessness and apathy at that time. During and after the flood they dropped their meals several days in a week as they could only afford one meal a day. They mainly ate broken rice and wild vegetables, such as wild arum, rotten potatoes and the left overs that she could get from begging.

**AFTER THE HAVOC OF FLOOD – REPAIR WORK AND GOVERNMENT RELEIF**

There was a bumper production after the flood boro season. Moniruddin got sufficient work and earned enough money to afford two full meals a day. In the off season he earned good money from work in the town, as there was a need for various repair work after the devastating flood. He was able to save 3000 taka after bearing the household daily necessities. They got tin from the government relief fund and were able to renovate their house with this and other materials. He bought accessories and materials and 4 days labour cost from his 3000 taka savings. At this time Fahmida did not engage in any work as she was pregnant again.

**ARRIVAL OF THIRD CHILD**

In 1993, a new member was added to her family as Fahmida gave birth to a daughter named Morzina. Her family size gradually increased but her husband’s income could not keep up, causing them to drop some meals. She dropped meals often to provide her children minimum food, although this was still far from adequate. They could eat meals two times a day including rice, potato and vegetables. In the falling flood months of Kartik and Chaitra (Mid-October to Mid-November and Mid-March to Mid-April respectively), when water is retained only in the low lying areas, they could catch and eat fish found in the flood plain. The market system was not that much developed in those days however and so there were no place for selling the fish, as all the villagers could fish enough for themselves. Nowadays the fish stock has been depleted and only a small amount of fish can caught, and these are sold in the market instead of feeding the poor.

**MORIOM, ELDEST DAUGHTER OF FAHMIDA GOT ADMITTED IN THE SCHOOL**

In 1994, taking the opportunity of food for education scheme by the government, Fahmida enrolled her eldest daughter in the local government primary school. She got 10 kg rice or wheat for bearing her education cost. Fahmida did not use the money she got from this 10 kg of rice for family needs. Instead she used all of it for Moriom’s education cost. Though the primary education was free, the authority collected money for examination fees and she needed exercise book that were not supplied by the government.

**BIRTH OF FOURTH CHILD**

In the last month of 1994, another son was born. They named him Samsu. Although hardship increases when a new member is added to their family, there is clear evidence of ignorance concerning family planning as Fahmida believed that there were no ways to prevent pregnancy. Moniruddin also termed unwanted births a blessing from “Allah” the creator, and
believed that as gave the child, so he would also give their food. The income earned by Moniruddin could provide minimum necessities of his family. They continue to go hungry as his income was not adequate to provide his family members with enough food. The pattern of food intake was rice with vegetables and potato, rarely with fresh or dried fish.

**SAMSU SUNK INTO CANAL WATER AND DIED**

Fahmida lost her 1 year old boy Samsu as he fell into the nearby canal and drowned. One afternoon when Fahmida was busy cooking her one year child went to the slope of the canal and went underwater. She sensed something was wrong when he heard the sound of something falling into the water. When she went to investigate she found that her son was dead. Drowning is the key cause for mortality of toddlers in Bangladesh.

**FAHMIDA INCLUDED IN GOVERNMENT SAFETY NET AND GOT VGD CARD**

Increasing family size resulted in a need for higher income to meet the daily necessities of the household. Fahmida’s husband was not able to increase his income or diversify as his only skill lied in agri labouring. In 1996, upon seeing their sufferings one of Fahmida’s distant relatives who had good connections with the local union chairman helped her to get a VGD card (Vulnerable Group Development). By law, every VGD card holder was entitled to 30 kg wheat per month. However, instead of 30 kg of wheat they got 25kg with the rest going to the corrupt chairman and his cohort’s pocket. She got this safety net support for six months. By selling the wheat she earned 6000 taka from which she spent 2000 taka for meeting her household need and 4000 taka she saved for any future difficulties.

**FAHMIDA AGAIN PREGNANT AND GIVE BIRTH A DEAD CHILD AND ILLNESS**

In 1997, Fahmida’s daughter was admitted in class four. She continued her daughter’s education because of the government allowance of 300 taka given in 3 months intervals. She was so adamant to continuing her education that she didn’t touch any money from this allowance in her hardship. She also stopped Moniruddin’s attempt to use this money, for which she was physically tortured by her husband.

Soon after Fahmida got pregnant again. However, close to her due date she began to get sick, and started suffering from diarrhea and dysentery. Moniruddin went to the local medicine shop. The sales men gave him 2 antibiotic tablets, but after taking them the baby miscarried.

One month after this incidence, Fahmida got typhoid and became very weak. As a result the family went into disarray. Her elder daughter became involved in the household chores instead of going to school. Primarily, her husband went to the kabiraj (local healer) for her treatment, which cost one thousand taka. However, there was no improvement and she actually became more sick and weak. Although he knew he did not have the money for payment, Moniruddin took Fahmida to an upazila government medical doctor. After taking proper medicine she gradually recovered from her illness.
For Fahmida’s treatment they spent 4000 taka which they got from the money she had saved from selling wheat of VGD card.

FAHMIDA’S HUSBAND SICK

While Fahmida was still recovering from her illness, her husband Moniruddin got sick. He suffered from abdominal pain that was so intense that he yelled in agony. This was a grave situation for the family as two main earning members of household sick. Poverty and hunger engulfed the whole family. Fahmida’s relatives and Moniruddin’s brother Osman extended their help by providing food for the family. For almost 15 days, they sent either half kg of wheat or half kg of rice. However it was impossible for them to continue this help as they were also poor. Osman admitted his brother in the Gaibandha district Government Hospital. Moniruddin did not cooperate and wanted to return back to his home. Fahmida could not avoid the request of her husband and she brought him back to the house. Moniruddin sold his two trees for his treatment, which raised 600 taka. As advised by Moniruddin cousin she brought him to the Gaibandha Sadar hospital doctor private chamber. After some diagnosis and tests, the doctor told Fahmida that her husband was suffering from an ulcer. Moniruddin recovered from his illness by medicine prescribed by the doctor.

In this time her family totally depended on the help of her father’s family. There were many days that they could not have any food and starving. When she had time Fahmida worked in her relative’s house as domestic servant, and used whatever she could get to feed her husband.

HUSBAND HIT BY VAN AND LOST ABILITY TO WORK FOR THE REST OF HIS LIFE; FAHMIDA BEGS

Fate was not on her side, and one day when Moniruddin was close to recovery he went for a walk and got hit by a van. A bone in his back was broken and for around 20 days he was not able to get out of bed. Fahmida again went begging door to door for help for her husband treatment. Relatives and neighbour gave her 5/10 taka. She arrange treatment with the local kabiraj (local healer) with this money. After three months of treatment, kabiraj declared that his ailment was not curable and he had lost his ability to work for his rest of life. It was a big shock for his family as he was the main breadwinner of this family.

FAHMIDA MAIN BREADWINNER AND DOMESTIC WORKER

Fahmida again became involved in domestic work and also agricultural work. At that time many women are engaged in agriculture work, and Fahmida joined them by engaging in agriculture day labouring. In on-season, she worked in the field, planting, weeding and harvesting of paddy crop in aman and boro season and irrigation, mulching, and plucking of tobacco leaves. She also engaged in post-processing work like manually husking the paddy, boiling the rice and drying the rice under sun. She could earn 50 taka per day with one meal in the on-season whilst in the off-season for household work she got 1 kg of rice and one meal. She mainly worked in her relatives land as well as doing household work for them. They sometimes gave her extra on top of what she had earned. Fahmida could manage at least two meals a
day for her 5 member family. They could eat had rice along with any vegetables they could collect form the road side vegetation and from other people’s vegetable gardens.

**FAHMIDA’S SON AND DAUGHTER ENROLLED IN SCHOOL**

She always kept one thing in her mind - whatever her life situation was she would not compromise her children education and endeavored to keep her children in school. After Moriom, she also enrolled Samiul and Morzina at the school. Her endeavor to educate her children was made possible because of Government Food for education program. By 1998 Morium was reading in class five and Samiul and Morzina were enrolled in class one. They got 10 kg of rice at three month intervals.

In 1999, Moriom studied at class six and Morzina and Samiul were in class two. Moriom got 600 taka for her education quarterly and Samiul and Morzina got 20 kg of rice/wheat at the same interval. Fahmida use this money for their education purpose as well as to maintain daily needs.

**INVOLVED IN MICRO-CREDIT AND DEVELOP A LIVELIHOOD STRATEGY BY USING CREDIT MONEY**

In 1999, Fahmida took a membership of the BRAC credit group. After saving 10 taka once a week she was offered a loan of 2000 taka. She invested this money in relatives business on the condition that she got 200 taka weekly and got her invested 2000 taka back at the end of year. She needed 210 taka in a week for repayment of loan and savings. She gave 200 hundred taka as loan repayment which she received as interest from her investment in a local shop. 10 taka for savings she managed from her own income. She had to pay 2400 taka to the BRAC overall.

In the next year she took a 4000 taka as loan from BRAC and invested 6000 taka (4000 +2000) in the same businessmen under the same conditions. In the end of 1999 she got 6000 taka net from her business apart from the monthly interest.

At the end of 2000, she had 6000 taka intact from her investment again she took 8000 taka from BRAC as a loan and invested (6000+8000) in her relatives business.

Now she got 1400 taka monthly as interest from her investment. She spent 810 taka for repayment of the loan and monthly savings of 10 taka and spent the rest of the money on her family.

In this way at the end of 2002, she repaid the BRAC loan money. With the savings it was more than 15000 taka. She arranged the marriage of her elder daughter, Mariom, who in the same year passed grade 8 of high school. She gave 13000 taka as dowry and 3000 taka for other expenses. She withdrew all the savings money from the BRAC and spent it on arranging the marriage.

After her daughter got married she decided that she did not want to take any further loans.

In the course of 2004, Samiul and Morzina successfully passed the primary school.
FAHMIDA’S SON SAMIUL ENGAGED IN WORK

Samiul completed his primary education in 2004. He could not continue his education as there was no government allowance for high school male students. Considering his family condition it was then not possible to continue his education, so instead he engaged in agri-labouring. As a minor boy he got far less wages than his counterpart adult labourers. He could earn 20 taka daily on average. During the plantation and harvesting time which was around 50 days, he could find work on 20 days on average.

Samiul knew how his mother found different ways to survive. He also got his mother’s entrepreneurial spirit. He bought some goods like chanachur, biscuit and chocolate and sold those in the school premises. At first he invested only 50 taka which he saved from his earning. This became an additional income source along with that which he got from his work as an agri-labourer. Gradually he invested in his business more with his profit. At last, he made a little shop with bamboo and leaves in front of his house. After setting up the shop, he gave responsibility for looking after his small shop to his father. As his father was not capable of walking but could sit, Samiul thought he could get mental satisfaction as well as running the shop. He was no more a liability to his family. One year after establishment of the shop the family got 20/30 taka profit from daily sale.

NATURAL CALAMITY AGAIN DISRUPT THEIR COURSE OF LIFE

In 2005, immediate after the boro paddy (dry season crop) harvesting, a hail storm ruined the total boro paddy production. As a result farmers lost their crops and agri-labourers lost their work and wages. For a whole season Fahmida and samiul could not do any work and had no income, and again they experienced hardship. Fahmida earned some money and food from her domestic household work but Samiul was totally unemployed for a season. He even had to use the running capital of his small shop, which was than 1500 taka, for food purchases. The entire family went starving one or two days a week. They could afford only one full meal and one half meals a day. They consumed only vegetables and rice. Fatima went to her rich relatives again to ask if they could lend money, and they were able to help her out of the situation. She also took commodities on credit from the local shop. Next aman paddy season, they resumed their normal life.

TOOK LOAN FROM MFIS AGAIN

Fahmida had begun thinking about her second daughter marriage. She hoped she could capitalize the loan in the same way as she did before. With this in mind she talked with her relatives who have a shop and rice business in the market about investment in his shop. The relative agreed with same condition he had before. Then she went about trying to get a membership in micro credit group. One of her relatives living in the village was a member of ASA. She recommended her for a membership. Normally MFIs are not very interested to give loans to the extreme poor household as the recovery of loan is difficult or at a risk. However, Fahmida took 12,000 taka as loan and invested the money in her relative rice business. According to the condition, she got 1200 taka per month at interest. From this interest she gave
210 taka per week; 200 taka for loan repayment and 10 taka as savings. A total of 840 taka she gave as loan repayment and savings and the remaining 360 taka she invested in their small shop. From the small shop they could earn 50 taka daily.

Thus in 2007, Fahmida and her son Samiul were involved in agri-labouring and her husband looked after the shop. From these three sources of income they could earn 2000 taka monthly except the lean season which was 4 months in a year. Apart from the 4 months in lean season they had 2 full meals in a day with vegetable, potato and dhal. They took fish in the falling flood in mid-February and mid-April when Samiul caught fish from the water of low lying areas. During that time almost every third day they were able to eat fish.

MARRIAGE OF SECOND DAUGHTER – AN EXTREME POOR MARRIAGE

After completing the eighth grade in high school, Fahmida’s daughter Morzina left the school as there was no more allowance for her education from the government. It was not possible for her mother to continue paying for her education.

She sent Morzina to her distant brother’s son house for work as domestic servant. One of wealthy families of the village chose Morzina as a bride for their mentally disabled son. They sent marriage a proposal to Fahmida through this distantly related brother.

Fahmida agreed their proposal on some conditions. The condition was that while the father and mother were alive, Morzina would live with them. They were to give all household expenses to her daughter. They would also give ownership of their house and share of their property after their death to her daughter.

MORZINA GOT MARRIED TO THE MENTALLY DISABLED SON OF A WEALTHY FAMILY IN 2008.

Fahmida took a 10000 taka loan from her relatives on the condition that after two months when her loan was repaid and she got the invested 12000 taka return she would repay the money. She spent this money on her daughter marriage.

FAMILY SIZE SHRUNK AND HAD A STABLE SITUATION

In 2009, Fahmida’s family size reduced to three members. She and her son Samiul work very hard and could earn 1800 taka a month on average. In addition, they also got 50 to 70 taka daily from their small shop. Fahmida expected after repayment of the loan that she will get some money from her savings and she planned to invest this in their small shop.

CONCLUSION

Fahmida’s life history is a typical example of how could a small farmer family ended up in extreme poverty. Fahmida father was a small farmer, holding over 400 decimals of land. Due to having a large family and various disasters, her father lost all agriculture lands in his lifetime and
descended into extreme poverty. The legacy of his extreme poverty passed through into the next generation as we see that in the life history of Fahmida Begum.

Fahmida’s life history is also a classic example of an energetic women’s struggle of survival in extreme poverty. In her endeavor to conquer the adversities of life through different livelihood strategies, she shows the energy and resilience of extreme poor people. We can see how she managed her life in various situations. In the aftermath of disaster after losing everything she stand-up and faces the situation. She continued her children education as far as possible. She used the microcredit intelligently. She utilized all her social connections to get the benefit of government safety net program and education program.

It is also evident that natural disaster and sickness is the main source of vulnerability in her life. Due to this, she has descended several times in destitution. Whenever she achieves an upward mobility, vulnerability pushes her back to the beginning. She has had liabilities in the form of her sick husband and the marriage of two daughters but she managed all of these liabilities successfully.

Before the project intervention we can conclude that the main challenges in her life are:

- The continuation of her work as she is now above 50 years old.
- The ability to put more investment in their small shop so that when she loses her energy to work as agri-labour, she can use this shop as a earning source
- To give her son a strong livelihood so that he can avoid extreme poverty and hunger

We can see later in the reflections how Fahmida could capitalize on interventions to achieve a better life and livelihood.
### Chronology of important life events of Fahmida Begum

<table>
<thead>
<tr>
<th>Year</th>
<th>Event</th>
</tr>
</thead>
<tbody>
<tr>
<td>1944</td>
<td>Fahmida father and mother got married</td>
</tr>
<tr>
<td>1963</td>
<td>Fahmida begum was born.</td>
</tr>
<tr>
<td>1971</td>
<td>Independence war.</td>
</tr>
<tr>
<td>1973</td>
<td>Fahmida’s Father died. Fahmida had started work as domestic servant in her distant relative’s cousin’s house.</td>
</tr>
<tr>
<td>1977</td>
<td>Samina Return Back to her mother’s house.</td>
</tr>
<tr>
<td>1978</td>
<td>Fahmida got married with Moniruddin who lived in nearby village. This was Moniruddin second marriage.</td>
</tr>
<tr>
<td>1982</td>
<td>Fahmida eldest daughter Moriom was born. Devastating flood eroded their homestead. They took shelter in her father house and later they built their house alongside the Flood Protection Embankment. Fahmida involved in domestic servant work.</td>
</tr>
<tr>
<td>1988</td>
<td>Fahmida’s son Samiul born. After 41 days of his birth their house again flooded and eroded by the Teesta River. They took shelter in relief camp for two month. Poverty and hunger escalated as there was no work available in the locality as well as in the town since one third of lands of the country flooded.</td>
</tr>
<tr>
<td>1992</td>
<td>Fahmida’s second daughter Morzina Born.</td>
</tr>
<tr>
<td>1993</td>
<td>Fahmida’s eldest daughter got admitted in the primary school. He got 10 kg rice 4 times in a year as education allowance provided by Government.</td>
</tr>
<tr>
<td>1994</td>
<td>Fahmida’s son Samsu was born.</td>
</tr>
<tr>
<td>1995</td>
<td>Samsu died at his one year of age as he fell into the canal.</td>
</tr>
<tr>
<td>1996</td>
<td>Fahmida got a VGD card by the help of her brother.</td>
</tr>
<tr>
<td>1997</td>
<td>Fahmida birth a dead child due to faulty treatment. She suffered from Typhoid. Her husband Moniruddin got sick when she was not fully recovered from her illness.</td>
</tr>
<tr>
<td>1998</td>
<td>Fahmida listed her in BRAC micro-credit group. She took 2000 taka loan from BRAC. Invested the money in rice business with the help of her relative. Moriom admitted in class six in local high school. Here she got 600 taka in every three months interval as education allowance provided by the Government. Samiul and Morzina got admitted in class one in primary school. Each of them got 10 kg of wheat/rice as education allowance under food for education program.</td>
</tr>
<tr>
<td>2000</td>
<td>After repayment of 2000 taka Fahmida took 4000 taka loan from BRAC and invested the money in rice business.</td>
</tr>
<tr>
<td>2001</td>
<td>Fahmida in third cycle of loan took 8000 taka loan from BRAC.</td>
</tr>
<tr>
<td>Year</td>
<td>Event Description</td>
</tr>
<tr>
<td>------</td>
<td>-------------------</td>
</tr>
<tr>
<td>2002</td>
<td>Moriom got married. Fahmida give 13000 taka dowry for her marriage.</td>
</tr>
<tr>
<td>2004</td>
<td>After completion of primary education Samiul involved in agri-labouring as his family could not have ability to bear his education cost.</td>
</tr>
<tr>
<td>2005</td>
<td>Hail storm destroyed the boro rice. Unavailability of work created difficulties for Fahmida's life as they were not having any member who could migrate and earned some money.</td>
</tr>
<tr>
<td>2007</td>
<td>Fahmida took 12000 taka as loan from ASA and invested the money in rice business</td>
</tr>
<tr>
<td>2008</td>
<td>Morzina left school after passed class 8. She got married to a mentally challenged person of a wealthy family without dowry</td>
</tr>
</tbody>
</table>
Life history map of Fahmida Begum (48 years)

- **1963**: Fahmida a born
- **1971**: Liberation war
- **1978**: Marriage
- **1982**: First child Morion born and River erosion eroded homestead
- **1983**: Fahmida start working as domestic labour
- **1988**: Fahmida and her husband got sick. Husband permanently disables
- **1997**: Fahmida took first loan from BRAC
- **1998**: Morion got married
- **1999**: Hail storm destroy total crops
- **2002**: Samiul started working as agri-labour
- **2003**: Morion got married
- **2004**: Samiul started working as agri-labour
- **2005**: Fahmida took first loan from ASA
- **2006**: Fahmida second daughte r got married
- **2007**: Morion got married
- **2008**: Fahmida took first loan from ASA
- **2009**: S
- **2010**: Fahmida second daughte r got married

**Wealthy elite**
- 6

**Middle elite**
- 5

**Lower earning non-poor**
- 4

**Moderate poor**
- 3

**Working Extreme poor**
- 2

**Destitute**
- 1

**Time**

- 1963
- 1971
- 1978
- 1982
- 1983
- 1988
- 1997
- 1998
- 1999
- 2002
- 2004
- 2005
- 2007
- 2008
- 2009
- 2010