**LIFE HISTORY OF BAKKAR ALI**

<table>
<thead>
<tr>
<th>Author</th>
<th>Khan Areef Ur Rahman and Imran Reza</th>
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<tr>
<td>Institution</td>
<td>Practical Action Bangladesh</td>
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<tr>
<td>CMS1 Reference</td>
<td>090152</td>
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<tr>
<td>Interviewee name</td>
<td>Bakkar Ali</td>
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<tr>
<td>Sex</td>
<td>M</td>
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<tr>
<td>Age</td>
<td>36</td>
</tr>
<tr>
<td>Livelihood before the intervention</td>
<td>Rickshaw puller on hire</td>
</tr>
<tr>
<td>Well-being Status before the intervention</td>
<td>Working Extreme Poor</td>
</tr>
<tr>
<td>Marital status, children and other household members</td>
<td>Married, 4 kids (3 sons, 1 daughter), spouse</td>
</tr>
<tr>
<td>Union, upazilla and Zilla</td>
<td>Union: Harirampur, Upazilla: Hatibandha, District: Lalmonirhat</td>
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<td>Dates of Interview</td>
<td>17/10/2011, 25/10/2011, 5/1/2012</td>
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<td>Keywords</td>
<td>River Erosion of land and proletarianisation, Agricultural labour, Sickness, Migration, Dowry, Agricultural land eroded, exclusion from safety net, Traditional birth attendant, Richshaw/van pulling by migrating the home, Fraud, Rural to Rural Migration, Debt recycle</td>
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**LIFE NOW**

Bakkar Ali is a rickshaw puller in Dhaka by hiring his rickshaw. For the last 9 years Bakkar has been progressively repaying a series of loans with the s whole income goes toward loan repayment incurred from being a victim of a con. His wife and children are entirely dependent on the income from his father- a butcher and labourer- and his wife who is an earth cutter and traditional birth attendant. His wife and father live on Khas land alongside of the irrigation distributing canal of Teesta River barrage. He has two thatched houses each with one room mainly constructed with bamboo-fence and tin roof. The condition of his house is dilapidated and not fit for protecting his family- 3 sons and a daughter - from cold and rain.
Bakkar and his wife hailed from lower earning non-poor families and Bakkar is a hardworking man and so is his father and wife – but they encountered a series of asset losses as a child and heavy toll of loans for medical treatment which sent Bakkar to work on another’s house as a permanent domestic servant at his age of 12. They also went through devastating floods from the Teesta River, and in 2001, Bakkar was the victim of a conman each have kept his family in extreme poverty.

**WELL-BEING JUST BEFORE THE SHIREE INTERVENTION**

Bakker Ali became involved in the shiree-Practical Action project in October 2009 and received training in June 2010.

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Just before the intervention</th>
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<tbody>
<tr>
<td><strong>Well-being category</strong></td>
<td>Working Extreme Poor</td>
</tr>
<tr>
<td><strong>Diets</strong></td>
<td>Two meals a day and one meal in the lean period with mainly rice and low price vegetables, locally available wild food (normally people do not take those as food otherwise in distress condition)</td>
</tr>
<tr>
<td><strong>Livelihoods now in terms of contribution to that years’ income</strong></td>
<td>1. rickshaw puller on hire</td>
</tr>
</tbody>
</table>
| For other principal adult member              | 1. Wife: Earth cutting for road maintenance work  
|                                              | 2. Remove the surface of the earth for stone collection  
|                                              | 3. Traditional birth attendant  
|                                              | Father: butcher and agricultural labour                                                                             |
| **Productive assets now rank them in terms of value. (e.g. land, livestock, rickshaws)** | 1. 4-5 ducks                                                                                                         |
| **House and homestead: ownership, condition of tenure, condition of the house.** | Own house on Government land (living alongside the flood protection embankment)                                     |
QUALITATIVE MONITORING OF SHRIE INTERVENTIONS: CMS5 (S) LIFE HISTORY AND INTERVENTION TRACKING

FAMILY TREE OF BAKKAR ALI

Faizuddin and Aimala Begum
Marriage: 1969
Divorced in 1970

First Child Fazila (Daughter)
Born in 1970
Marriage: 1985

Faizuddin and Joygun Begum
Marriage: 1973

First Child Bakkari Ali
Born in 1976
Married in 1991

Second Child: Monwara
Born in 1997
Married in 1992

Third Child: Khaliduzzaman
Born in 1999
Married in 1999

Bakkar Ali and Mariam
Married in 1991

First Child: Amin (Son)
Born in 1992
Education: Class Two
Occupation: Student
Slight Mental Challenged

Second Child: Marufa (Daughter)
Born in 1996
Education: Class Eight
Occupation: Student

Third Child: Sagar (Son)
Born in 1998
Education: Class Three
Occupation: Student

Fourth Child: Shakil (Son)
Born in 2003
Education: Enrolled in primary school
FATHER'S TIME

In 1969 Bakkars father Faizuddin lived in the village of Dharmapasha under the Jaldhaka upazila of Nilphamari district. Faizuddin inherited 60 decimals of agricultural land and 10 decimal homestead land from his father. Faizuddin was a butcher by profession, slaughtering mostly goats and occasionally cows and sold the meat in a bi-weekly hat (local market sits twice in a week in a certain place) which earned him taka 100-150 per week at that time.

Father's first child Fazila born and divorced Aymona

Faizuddin first married a woman called Aymona and she gave birth to a girl in 1970 and named her Fazila. Two months after the birth of the child, Faizuddin and Aymona began to quarrel regularly and they became divorced very quickly. Aymona went to her father's house, leaving her baby in the care of her husband due to cultural practices in her locality. Faizuddin’s mother took the responsibility of rearing the child.

Faizuddin Second marriage

In 1972 Faizuddin became anxious of his daughter’s future. He was busy running his business for the whole day and could only care for the child at night. In 1973, after a difficult time passed with his baby child, Faizuddin decided to marry again. He married Joygun, and hoped that she would look after Fazila.

BAKKAR’S CHILDHOOD

In 1975 Joygun gave birth to a boy and named him Bakkar Ali. Two years after the birth of Bakkar, Joygun gave birth to girl child who was named Monowara in 1977. Their last son Kharuzzaman was born in 1979.

BAKKAR’S FATHER SICK AND SOLD LAND FOR TREATMENT - LANDLESSNESS

In 1982, suddenly Faizuddin became inflicted with intestinal pain. A local doctor called in but could not cure him. As he got no support from anywhere for treatment of his illness he sold both his homestead land and cultivable land for a price of 25000 taka on condition that he could keep the homestead land for six months before it would have to be handed over to the buyer. Out of the amount, 15000 taka was spent for tests and treatments and it was learnt that he was suffering gastric problems. Gradually, he recovered. He used 5000 taka for household consumption during the time in which he was recovering from illness, including paying for his daughter’s marriage. The remaining five thousand taka he kept in his hand as he has future plan to migrate to another place with his family.

Marriage of Fazila
In the meantime a marriage proposal came in for Fazila and Faizuddin decided to accept the proposal. Without delay he arranged the marriage, spending taka 500.

**Life this time**

During the illness of Faizuddin his family faced hard times and many days they had only one meal and some days had no meals. In addition to the illness, Faizuddin then had no arable land and his working capacity also decreased because of illness. At this time they ate mainly rice and vegetables, and dal was a rare item. They ate fish which the family caught in the canal and river and in low-lying land which was submerged for half of the year.

**LOST HOMESTEAD LAND SO MIGRATED TO THE GRANDFATHER’S HOUSE 1983-88**

As per terms of sales they had to vacate the homestead after six months and so at the advice of his father-in-law, Faizuddin shifted the family to Kholabaria char under Dewangonj upazila of Jamalpur district. This was a char in the Jamuna River. Faizuddin use 5000 taka that remained his hand use for migration cost. Here the maternal grandfather gifted them 1.5 acres of cultivable land and 10 decimals of homestead land. The land was char land located in the river Jamuna.

**Faizuddin farming**

Faizuddin started cultivating ground nut, Kawaon (local variety of low cost cereal) and sheikh potato to harvest around 10 mounds of ground nut, 20 mounds of kawon and 100 mounds sheikh potato. The soil of char land was not suitable for rice cultivation as it was mainly sandy loam soil. The cultivable land was submerged by water during the wet season and so could only produce during the dry season. Then their yearly earning was tk. 600 from sales of ground nut and 3,500 taka from selling 30-35 per mounds of sheikh potato.

They could then have three square meals every day with fish from river caught by Faizuddin, dal twice a week and beef 2-3 times a month. Vegetables were available in every meal which Joygun used to collect from nearby fields.

**Started small shop**

During the period of 1985-87 by working in cultivation, Faizuddin became more self-reliant. In the beginning of 1985, Faizuddin started up a small shop in front of his house and Joygun started selling chanachur, puffed rice, sugar and many other low priced essential food and kitchen items. On an average they earned 1500 to 2000 taka monthly and they would need only bought rice, spices, salt and oil from the market – all other needs they fulfilled from the char vegetation.

**Bakkar’s father again sick**

In 1988, once again Faizuddin was sick with acute intestine pain. Joygun and her father took him to the hospital where the doctor diagnosed his disease as ‘chronic ulcer’ and advised surgical operation. Joygun took a loan of tk. 1500 from her father to fund the safe operation of her husband.
HAVOC OF 1988 HUNDRED YEARS FLOOD: WASHED AWAY ALL ASSETS

3 days after Faizuddin operation at 7 or 8 pm at night the family members felt that water level of the river was raising tremendously. Within a few minutes flood water entered the homestead and cultivable land was washed away and lost permanently. None of the household belongings could be saved. Somehow, all the family members reached the flood protection embankment safely and had to stay there on the embankment two and half months by making a makeshift house with locally available natural materials like grass and straw of jute.

After his release from hospital, Faizuddin joined them on the embankment in a makeshift house.

They had nothing.

FATHER ILL AND SO BAKKAR AT 12 STARTED EARNING AS DOMESTIC SERVANT

By this time, as advised by two cousins of Bakkar’s maternal grandfather, Faziuddin moved his family to the present place of abode under Hatibandha upazila of Lalmonirhat district. For about six months they had to stay on the land of these cousins.

In 1988, Faizuddin became physically unable to perform income earning work due to his illness and his inability to recover from his operation. Bakkar therefore entered in to employment on a one year contract with one Abul Hazi’s house as a domestic servant.

Working in domestic service at 12

He was than only 12 years boy. This was a form of bonded labour as he lived with this family and did whatever work they required. He needed permission for his movements outside the house even to visit his father house. In order to construct his family’s home, he took an advance of taka 1700 for construction of a house alongside the flood protection embankment for dwelling of his parents and family from his landlord.

Working on a yearly contract as a 12 year old herder/labourer

Abul Hazi owned over 20 acres of lands. Bakkar had to stay at Abul Haji’s house day and night and was fed three times a day - ‘panta’ (left over rice cooked in previous night preserved with water) and warm rice and vegetables at lunch and at night. He got fish 3-4 times a week also. In the dawn when the call for prayer was given, Bakkar had to go to the field with cows and let them graze for whole day. Sometimes, he had to plant seedlings of aman rice and helped other labourers in cultivation in tobacco and chili.

In the meantime, Faizuddin recovered and began to work in the field as a wage labourer. He could get wages of 10 taka a day plus half kg rice and two meals.

CONSTRUCTION OF THE TEESTA BARRAGE: NEW OPPORTUNITY OF WORK OPENNED UP

In 1989, at the start of Teesta Barrage construction work, Faizuddin and Bakkar got employment as an earth cutting labourers with the help of a sardar (Brokar of labour supply). For the first six
months for the whole days’ work they would get 10 taka daily. In the subsequent six months they would get taka 20 per head per day. They did not work in the construction of barrage work during paddy plantation and harvesting seasons, and instead worked in the field as required. This lasted for a period of about four months, earning wages of 10 taka and half kg of rice and two times meal. For the remaining 8 months, they could work in the barrage for earth cutting.

Migration to Tangail district to work

In 1991, after completion of the Teesta barrage construction works, Bakkar and his father went to Tangail district to work in Boro rice harvest for 22 days. They took a loan of taka 200 at 15% interest rate per month (180% per year) from a neighbour to purchase foods for the family.

Note that poor workers often take such loans for a short time particularly when they have no money in hand but need to migration for work or there is a short gap of income such as before the plantation and harvesting period. They pay back money immediately after they start to income. It is a form of patron-client relationship.

In Tangail they got a daily wage of taka 20 per head, three meals a day and lodgings at the farm owner’s house.

ADULTHOOD: BAKKAR’S FIRST MIGRATION TO DHAKA

In 1991, when Bakkar was 16 he decided to go for work in other areas where work opportunity and income is high. He felt that there area was so impoverished and only he could manage agricultural labour work with low wage. He knew that some of her fellow friend went for work in Dhaka and could earn more than 50 taka daily by pulling hired rickshaw. As he has skill to pulling rickshaw one of his friends advised him to go to Dhaka with him. He assured him to give primary shelter and introduce to the rickshaw garage owners. Bakkar went to Dhaka and started pulling a rickshaw on hire. This migration had a long term consequence for the life of Bakkar.

MARRIAGE OF BAKKAR

Faizuddinn found a girl named Morzina as a bride for Bakkar Ali. He called back Bakkar from Dhaka so he could marry Morzina. In 1991 after his marriage, Bakkar again went to Dhaka for work. He was mainly doing rickshaw pulling and used to visit home every 15/20 days. He earned on an average 150 to 200 taka in a day. He used to send taka 1200 to 1500 per month towards family expenses after meeting his expenses.

Bakkar’s First child Born

In 1992, Morgina became pregnant and in the seventh month delivery symptoms appeared requiring hospitalization. After staying seven days in the hospital Morzina gave birth to a son and Bakkar named him Al-Amin. Hospital expenses amounted to taka 1500 which Bakkar borrowed from the owner of the rickshaw he pulled and repaid the amount through daily installments from his income.
Marriage of Bakkar’s younger sister Monwara

In 1993, Faizuddin arranged the marriage of his youngest daughter Monowara, spending about taka 5000. As her eldest brother, Bakkar contributed taka 2500, taking a loan from his Mohajon (rickshaw owner). The remaining 2500 taka was arranged by his father Faizuddin who took for a loan from a local money lender on condition to repay taka 3500 within one year. At the end of 1996 Morzina gave birth to a daughter and Bakkar named her Marufa.

Al-Amin entered into the school

In 1998, Morzina got her son Al-Amin admitted in school though he is mentally challenged. He has a problem of short memory loss and does not have ability to memorize what he learnt properly. Somehow he managed to come out successful in the final examination at the end of the year.

Birth of Bakkar’s third child

In 1998, Morzina gave birth to one more son and named him Sagar. At this time flood water submerged Dhaka city for a long time. It was a welcome time for Bakkar as he managed to send Taka 2000 to 2500 per month after meeting up all his expenses. During this time, he pulled rickshaw for one shift and took rest for the remaining part of the day.

Al-Amin reluctant to go to school

In 1999 Al-Amin was admitted into class one but due to his short-term memory disability he was reluctant to go to school.

Marriage of Bakkar’s younger brother Khairuzzaman

Kharizzaman married in 1999 and got dowry of taka 10000 which was he promised to give to the family fund. However Khanrizzaman did not pay the amount to the family but still stayed living with them.

VICTIM OF FRAUD: ENTERED INTO A VICIOUS CYCLE OF LOANS

In 2001, a very hard time suddenly came in the life of Bakkar he became a victim of a conman and involved in 9 years of debt.

Victim of a Conman’s plan

Bakkar is a rickshaw puller in Dhaka city. One day he met one young man at a bus stand in Dhaka who he knew slightly from back home. This man showed Bakkar an Iraqi dinar and said that he does not know where he could change this foreign money into Bangladeshi taka. Bakkar as a rickshaw puller of Dhaka city knows there are a lot of money exchange houses and he told the fellow that he can help him to exchange the money. The man agreed to give the dinar to him and he went to a money exchange house and brought back 73 taka in exchange of one Iraqi Dinar.
After that the fellowman told him that he had more money in his village home and asked Bakkar whether he interested to take those money in exchange of Bangladeshi taka. Bakkar agreed and went to the village home of that person. He showed him 8000 Iraqi dinar and told if Bakkar wanted to exchange he would do it by giving 40,000 BDT. That time Bakkar did a simple calculation and took it as an opportunity to being a rich man within a night without considering possible risks and other aspects. He went to the village and told the total story to his three friends and they agreed to lend him 40,000 taka. Amongst them one lent him 22,000 taka, and other 2 lent 10,000 and 8,000 respectively. The condition was he returned back the money within one week. He got back to the village of fellow man and gave him the money in exchange of 8000 Iraqi Dinar.

However, this was a well-crafted plot of cheating by a group of persons including police.

After the transaction, both of Bakkar and the fellow man were going to their own way and after not going far, two police stopped him and asked Bakker for his identity and why he came here. They searched him and found the dinars and arrested him on the pretense that Bangladeshi’s can’t carry foreign money without an official document. Police then brought the man who exchanged the dinars to justify statement that Bakkar changed the money for the man. The police were involved in the con.

At that time the local Upazilla member (who was also involved in the con) appeared on the scene and hearing all about what had happened, took Bakkar aside and told him that he can save him if he obeyed his instructions. He then took him to a nearby tea stall and said that as he came from elsewhere, it would not be easy to manage the case. Instead he could catch a bus and leave the place. The other man is local one and will be punished. Bakkar in fear of police torture took taka 150 from the UP member and returned to Dhaka.

Bakkar lost his money entirely and this is the beginning of a story of 9 years long loan repayment by a poor rickshaw puller.

He returned back to his village told the whole story to his friends and family and sought time to repayment the borrowed money. Two friends agreed to wait but one friend needed the money back immediately as he gave him 22000 taka from his own sister’s money.

In these circumstances, his father then decided that Bakkar should go to Dhaka to repay the loan and that he (the Father) and Bakkar’s wife would run the family.

Bakkar went to Dhaka and borrowed 15000 taka from his rickshaw garage owner on the condition that he pay back 150 tk. daily from his earnings (0% interest loan, but rickshaw garage owner gets daily 30 taka rent from rickshaw driver) and borrowed 10,000 taka from a wealthy man (a good friend of his father) on condition that he paid back the 15000 taka after six months (100% per anum). The wealthy man gave this money to Bakkar as he had a good relationship with his father. In this way he accumulated 25000 tka. And repaid 22000 taka and from the rest of money (3000) he gave to his wife for food and he went back to Dhaka. In the meantime the other friend who borrowed him 8000 taka also wanted his money back. Finding no other way
Bakkar’s father took 8000 taka from a village loan Samity on 15% interest rate per month (180% per annum) and paid the friend loan.

Bakkar had been continuing pulling rickshaw in Dhaka city. By the time he could repay the garage owner money and saved 6000 taka. He paid this 6000 taka to the village wealthy man against the 15,000 taka of loan. He could not repay the samity’s loan. He and his father just paid the accrued interest. By this way from his hard earned income he could repay all the money but it took nine years, from 2001 to 2009.

In these nine years, his family totally depended on his wife’s and father’s income.

Initial difficulty repaying loans and wife’s destitution

Bakkar Ali again went to Dhaka. By pulling rickshaw he could manage an installment of tk. 150 daily towards repayment of the loan he took from the owner of his rickshaw. Apart from the daily installment of loan he had to pay 30 taka per day as rent of Rickshaw. Although one loan is being repaid it became difficult for him to pay the loan taken from Samity in addition to the other loan.

Destitution and his wife’s work

Bakkar totally stopped going to the village out of shame and fear of harassment for not being able to keep promises about repayment of the loans to his friends and this way, days, months and years passed by. He paid nothing for the family expenditure so Morzina and their children had to remain without any meals for many days.

His wife’s Morzina’s work

During this time Morzina did earth cutting in road maintenance work and the stone collection site where stone was unearthed and collected by digging 3 or 4 feet of surface of the earth. She would earn 50 to 80 taka for a day’s work but she did not work on a regular basis. This was because, in the rainy season, the earth cutting work was not available and road maintenance work was also reduced.

To earn extra income Bakker’s wife Morzina started additional work as domestic servant, despite the social status she had originally coming from a wealthy family. Her father also extended help in this crisis period by providing support in cash and kind but he also had his limitations as he had to marry three daughters and his family had grown larger.

Faizuddin tried his best but he was growing old and it was very difficult for him to meet expenditure required for the family. Bakker’s young brother Khairuzzaman tried his level best to keep family running by working in field as an agricultural labor.

Morzina learns how to deliver goats

Morzina from her father – in – law learnt how to deliver goats. She has starting her new venture of delivering goat and extending her endeavor to delivering babies for pregnant women as birth
attendant without getting any formal training. The payments depend on the wealth condition of the family she attended but mostly the remuneration is paid by in kind like 5 kg of rice, one sharee (women wear). However, sometimes they give money ranging from 100 to 300 taka. In this way she was able to manage the daily family necessities.

**Life of Bakkar Ali in Dhaka**

Bakkar Ali toiled all day long and somehow repaid his loan installments as well as managing daily meals. On many days however he used to arrange meals on credit.

As such in 2003, he was able to repay 6000 taka out of the 10000 of loan from the wealthy man of the village. The remainder plus the interest amount he expected to repay in full in the following year. He also repaid taka 10000 loan of rickshaw garage owner in 2002. However he could not repay the loan of Samity but paid interest.

**Life in Village**

During this time Bakkar wife and children had been passing days with hunger and agony. In order to maintain the family needs Morzina was involved her in as much work as she could work. Morzina said, “Thokhon Amar mone hoito kobe aei thukher din shesh hoibo. Shukh ki jibone asbona” (then she thought this is there any end of these days of suffering, would it be or not. When would we have happy time in our life?)

**MORZINA WAS SEPARATED BY FATHER-IN-LAW AND BROTHER-IN-LAW AND DESTITUTION**

Back in the village, the number of children of Bakkar expanded and his father was unable to earn for the family owing to his old age.

- In 2003, Faizuddin decided to separate from Bakkar’s family and live alone as he couldn’t support the family full time but he could provide a little support. He erected a house for Morzina nearby his house alongside the same embankment.
- Bakkar’s brother also separated and moved away.

As a consequence, Morzina had been passing her life under acute despair. Earlier, her father in law and brother in law helped her maintain the big family but now they were alone unable to find any way of a lack of income and days would pass with one or even no meals. *During, this period of time Morzina’s children became malnourished from lack of regular meals.*

**Bakkar repaid all of his loans**

In the meantime the balance amount of loan from rickshaw and the loan from rickshaw garage owner were slowly repaid. This left just the full loan from local Samity unpaid which is being inflated with interest day by day. Slowly, Bakkar managed to repay the loan of the Samity for total amount of taka 10000 with interest and only the loan of taka 10000 taken from a friend
remained unpaid. In 2007, with much effort Bakkar repaid Samity loan of 8000 out of taka 10000 loan from his friend and repaid the balance in the following year.

Education of children

What is interesting is despite this adversity; Morzina managed to send her meritorious daughter Marufa to school regularly and also admitted Sagar. By this time Morzina had admitted Marufa in class four, Sagar in class 1 and Al Amin in class one again. Marufa was admitted in class five and selected to appear in the primary scholarship examination in 2008. Morzina’s dream came true as her meritorious daughter Marufa got primary scholarship. In 2009, Morzina’s earnest endeavor got Marufa admitted in class six under Madrasha curriculum and Sagar in class 2. Marufa receives taka 200 scholarship money per month which covers her study expenses.

Repairing rickshaws

Bakkar learned the techniques of repairing rickshaw while he living in the rickshaw garage in Dhaka. He completed repayment of all his loans in the middle of 2008 and now visits family and pays taka 1200 to 1500 to the family per month. In 2009, Bakkar Ali got involved with the Shiree Project.

CONCLUSION

Bakkar is a hardworking man and so is his father and wife – but they encountered heavy toll of loans for medical treatment, floods from the Teesta River, and finally the victim of a conman and debt recycling, the payments of which have kept his family in extreme poverty. His wife also faced double separation at the time she needed help the most leading to a period of destitution until Bakkar was able to repay his loans.

Although his grandfather was well off, his own father sold his share of both homestead and cultivable land in order to pay for treatment for his stomach problems. Bakkar was a herder and labourer at 12. He worked from 12 onwards along with his father migrating for agricultural and earth cutting work. Despite a gift of more land 1.5 acres from his grandfather to his father, they were devastated by the flood in 1988 and lost all their land. They had nothing but their labour power after that. After marriage he moved to Dhaka and relied on rickshaw pulling – there he was lured into a money exchange scam by a conman, police and local government people. Afterwards, he borrowed extensively from friends and family to fund what he though was a way to make money. In the end it was all lost, he was the victim of fraud, and he had to run. Yet he had the heavy burden of a loans carried for 9 years. The loan trap kept Bakkar in locked in Dhaka servicing loans with his savings after expenses from rickshaw pulling, and his wife and his father essentially on their own raising the children through her earnings from domestic work then earth cutting and father’s work butchering and agricultural labouring.

The con: this was an example of an unholy trinity of rich man, a member of local government and members of the police force defrauding a poor rural rickshaw driver. The fact of this trinity is disturbing; the consequences deep: he could only service the loan with his rickshaw driving and his wife suffered extreme poverty and the children were severely undernourished for a period.
Even if you see them now they are extremely thin. It points desperately to the inexperience of the extreme poor rural dweller; the depth of corruption in local government and police force and the need for reform.

Taking Bakkar and his family life history as an example it can be shown how vulnerability to climactic hazards, to illness and land loss, to fraud – and the inability to cope with the socks and stress has led to them enduring suffering and sometimes put them into an inhuman condition. There is a lack of adequate state and non-state support to rehabilitate them, which manifests itself in them living in the outside of the embankment.

**Chronology of important life events of Bakkar**

<table>
<thead>
<tr>
<th>Year</th>
<th>Event</th>
</tr>
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<tbody>
<tr>
<td>1975-1981</td>
<td>Childhood and work as a permanent domestic servant in a wealthy farmer house</td>
</tr>
<tr>
<td>1982</td>
<td>Prolonged illness of Father</td>
</tr>
<tr>
<td>1983-1987</td>
<td>Sold out all cultivable and homestead land due to father illness, migrated to other rural area and having shelter and property of maternal grandfather.</td>
</tr>
<tr>
<td>1988</td>
<td>Flood of 1988 strike and lost all their belongings</td>
</tr>
<tr>
<td>1989</td>
<td>Construction of Teesta barrage and work opportunity as a labourer</td>
</tr>
<tr>
<td>1990</td>
<td>Married Morzina</td>
</tr>
<tr>
<td>1991</td>
<td>Rickshaw pulling in Dhaka city</td>
</tr>
<tr>
<td>1998</td>
<td>Flood of Dhaka city causes increased in income</td>
</tr>
<tr>
<td>2001-2006</td>
<td>After being de-frauded</td>
</tr>
<tr>
<td>2001-2009</td>
<td>Extreme poverty and loan repayment</td>
</tr>
</tbody>
</table>
Life history map of Bakker Ali (36)

- Bakker's father earns income from two sources
- 1975 Bakker born
- 1971 Bakker's father earns income from two sources
- 1980 Prolonged illness of father - eventually sold land to pay for treatment
- 1982 Prolonged illness of father - eventually sold land to pay for treatment
- 1988 Lost all belongings in a flood
- 1988 Flood of Dhaka city led to increase in income
- 1990 Bakker married
- 1990 Bakker married
- 1998 Flood of Dhaka city led to increase in income
- 1998 Flood of Dhaka city led to increase in income
- 2001 Bakker gets defrauded
- 2001 Bakker gets defrauded
- 2009 Loans paid off
- 2009 Loans paid off
- Migrates to Dhaka to try to earn money to pay off loans, leaving wife and kids behind
- Grandfather gives shelter and land

Life history map of Bakker Ali (36)