LIFE HISTORY OF RA FEZA B E G UM

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<th>Shiree Q2 Research on Extreme Poverty in Bangladesh</th>
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<td><strong>Dates of Interview</strong></td>
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**INTRODUCTION**

Rafeza is a 40 year old woman. She has been staying in Dhaka city since 1987 and at in Karail since 1994. In 2005, she went back to her own village (Kuakata) in Patuakhali district. But at the beginning of 2009, her family was evicted by the son of the previous owner and she returned to Karail slum depending on her 17 years old son who earned 50 taka per day by riding a rented boat at Gulshan Lake.

Her husband is elderly and too weak to work. She began work malting the spices in a small restaurant within the slum but she was not able to continue because the fingers in both hands became infected. The household was not able to manage two daily meals. She joined with the DSK-Shiree project in June 2009. She received asset from the DSK Shiree project in February 2010 and started business in March 2010.

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

Before shiree intervention, the household could be classified as moving between destitute and working extreme poor.

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<th>Diet</th>
<th>Usually two meals per day (mid morning and evening) Diet mostly of rice, potatoes, vegetables, pulses. Sometimes small fish and eggs.</th>
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<td>Urban living – Rent capability</td>
<td>800 Taka house rent, 100 Taka for electricity (one bulb) and another 100 taka for water</td>
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| Livelihoods | Household was mainly dependent on son’s income. He earned TK 50 per day as an assistant rider of a boat at Gulshan Lake. This is very low income by Dhaka standards.  
Her husband lived at her brother’s home in the village.  
Rafeza was unable to keep her job in a small restaurant because the fingers in both hands became infected. |
| Assets | They had no productive assets. Her husband was unable to work as he was ill and older than 60 years. They were evicted from their rural house by the sons of previous owner of the house. |
| Labour capacity per dependent | 1 per 4 |
| Well-being | The household was in between the destitute and working extreme poor (slightly upper position of stage 1). |
LIFE HISTORY NARRATIVE

CHILDHOOD

Rafeza was born in 1971 to a poor family in Mothbaria- an upazila of Pirojpur district under Barisal division. Due to river erosion at Mothbaria, her parents migrated to Kuakata from Mothbaria. She had no formal education. She had another 2 sisters and 5 brothers.

EARLY MARRIAGE LIFE OF RAFeZA

In 1985 when Rafeza was 15 years, she married Lutfor who was 23 years her senior and had another marriage earlier. Her husband was a construction labourer and went to Kuakata for work. He was the son of a farmer’s family from Mirzapur upazila of Tangail district.

Box 1: Extreme Poor Women are married off to compromised men

Rafeza came from an extremely poor family and her father and brothers arranged the marriage with Lutfor because he had no dowry demands and the brothers were keen to move their sister from the house as early as possible because she was a financial burden.

Rafeza had no say in her marriage. She did not know her husband had been married. Her father suffered from asthma and her brothers were earners and guardians. Her brothers saw Rafeza as a burden. The husband was working locally and said he would marry her. Family did not check his background and were happy that the sister would have a working husband to look after her. She said ‘I was only an adolescent girl and it was hard to marry such an old man’. The age differential is important. At 15, Rafeza was physically more desirable and therefore cost less to marry off. If the family had waited till she was 18, they may have had to pay some form of dowry. Today however the age differential makes its mark in other ways. Rafeza is 40 years of age and has to support her children as well as her aged and poorly husband. The prospects of her husband making future financial contributions to the household are not realistic.

Her father-in-law didn’t accept the marriage between Rafeza and Lutfor because he had not been consulted and because Lutfor already had another wife in Tangail. Rafeza was his second wife. They don’t communicate with the first wife in Tangail. Lutfor was not too keen to discuss his first marriage and did not even want to say if there were children involved or not. Rafeza was equally keen not to discuss the first wife.

Rafeza didn’t inherit any property from her father or her father-in-law.
Moving to Dhaka

There were not enough income opportunities for Rafeza and her husband at Kuakata. Within 2 years (1988) of marriage, they migrated to Nuton Bazar in the old part of Dhaka city hoping that they would find better work.

Gradually her husband learnt the construction work skills, starting first as a helper and then an apprentice. Then he began work as a head mason for different construction companies within Dhaka city and nearby. He already had experience as a helper to a mason, so when he the opportunity to learn more of the job he took full advantage of it.

In 1994 they moved to Karail and Rafeza started work as a cook’s assistant and then graduated to cook for a private office in Banani. She continued in this post till 2005.

Rafeza recalls that this was the best time in their lives.

Unemployment and cheating

As a mason head Lutfor was like a small contractor and from 1989 till 2000 he took on a contract to construct a six story building in Ashulia. The investor/owner had agreed to regularly supply cash to buy materials so that the construction work could continue smoothly. However, once half the building had been constructed (3 stories of the skeleton building) Lutfor had used up to TK 352,000 from his own earnings and took material on credit. As a mason he was able to earn marginal profits on all his contracts over 11 years. He had saved the money and then decided that he could use it for the building because he felt he could trust the investor/owner.

Meanwhile the investor/owner promised that he would repay everything. When Lutfor had completed half of the building, he was completely out of pocket and in debt. At that point he understood that the owner wasn’t going to repay him. Lutfor had invested more than 461,000 taka (cash plus material, labour costs, credit etc in the building while the investor/owner had used only TK 119,000. This was the worst time of his life as he had been cheated of TK 352,000. The household lost everything including all their savings except for TK 11,000.

He tried to collect the amount owed to him from the investor/owner using different means. He first asked the local community to put pressure on the investor/owner. This failed. He turned to one of the elite police force for help. Rafeza was working for a private company and tried to use the company to make contact with the police. This also failed. In the end he gave up. The prospect of a lengthy and expensive court case frightened him away. He had already spent 4 years trying to resolve the case and paying off his many debts.

To make matters worse, Rafeza lost her job in 2005 as the company where she cooked, was closed down.

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1 Ashulia is a growing industrial areas nearby the Dhaka city and adjacent to the Export Processing Zone (EPZ), Savar, Dhaka.
By 2005, both the husband and wife became jobless. The only earner in the family was Rafeza’s son who was earning TK 30 per day to help on the boats at Gulshan Lake.

**Return to natal village**

Rafeza was in regular contact with her parent’s village situated on the Kuakata coastal area of Patuakhali district. When she faced difficulties, she and her husband and daughter returned to her brother’s family at Kuakata. They could not go to Lutfar’s village because of the second marriage. Indeed neither Lutfar nor Rafeza have visited Lutfar’s parent’s house since they got married. Her son stayed in Dhaka. But the experience of staying with her brother’s family was not good as they are also poor. Within 15 days, Rafeza and her husband were able to buy a small house including 6 decimals of homestead land at the Adarsha Gram project in Pakhimara village. The cost of the land was TK 30,000. Initially they used their TK 11,000 savings from Dhaka and the remaining TK 19,000 was paid gradually from their income. Rafeza had started selling clothes purchased from Dhaka in nearby villages. At this time, sarees were quite cheap and she was able to buy some with her own money. Her husband started working as a day agricultural labourer.

**Cyclone Sidr**

In November 2007, Rafeza’s household was seriously affected by cyclone Sidr. Their house and most of their household’s assets were destroyed. Although government and non-governmental sources provided them with relief and rehabilitation support including long term VGF and TK 5,000 to re-build the house, they never recovered from the disaster.

**Politics and Eviction**

After the political changes of 2009, the household was evicted by the sons of the previous land owner from whom they had purchased the land. Adarshagram land is khas land leased by government for long periods. Informally, poor people shift or ‘rent out’ ownership. Local political supporters of the political party in power helped the land owners to evict them. The reason for this political targeting was that Rafeza and their family members (including her parents and brothers) were known as supporters of the opposition party.

They lost their home, their land, and Rafeza lost her livelihood – selling sarees.

**Filial Dependence and Ageing Husband**

Following the eviction, Rafeza moved back to her son at Karail slum in Dhaka. She took her daughter with her. By this time the son was earning TK 50 for his work on the boats. The husband remained in the village as he was too weak and old to find employment in the city.
In June 2009, Rafeza started a part time job malting spices for a small restaurant within the slum. She had to give this job up because of an infection that had developed on the fingers of both hands. At that point, she was enlisted on the DSK-Shirree project.

**SUMMARY AND CONCLUSIONS**

The four members of Rafeza’s household depend totally on the son’s income which is only TK 50 per day.

What is clear from this life history is that Rafeza and her family is highly vulnerable because of their poverty and their poverty seems to be making them even more vulnerable. The main points in their downward poverty trajectory are

1. Cheated of savings

2. Evicted from their house and thrown off their land

3. Household composition. The husband is now poorly and unable to work. This is a double “burden” in that household income is reduced but demands on expenditure (health related) continue to increase. This situation can be traced back to the age differential between husband and wife. Meanwhile Rafeza relies now on her son. But he too will one day get married and move on. Rafeza remains very vulnerable and extremely poor.

3. Natural disaster. Cyclone Sidr wiped out their assets and relief efforts were insufficient to support an effective recovery.

4. Rafeza has moved to Dhaka twice because in her natal village there are no jobs.
Life history map of Rafeza (40 years of age)

1971 Rafeza was born
1971 Rafeza married
1985 Rafeza started working as a cook for a private office at Banani
1994 Rafeza moved to Dhaka city for the first time
1987 Rafeza's husband started construction work as a mason helper
1994 Rafeza lost her job as a cook because the office was closed down
2000 Rafeza's husband started as head mason cum conductor
2004 Lafif was defrauded Taka 352,000 by a building owner
2005 Rafeza went back to brother's house
2006 Rafeza started selling sarees at her own village buying from Dhaka
2007 Affected by cyclone Sidr
2007-08 Received relief & rehab supports
2007 Lafif was defrauded Taka 352,000 by a building owner
2009 She started as a helper for a small restaurant within the Karail slum, but was not able to continue due to infections in her fingers in both hands
2009 (June) Enlisted by DSK-Shiree project
2009 Was evicted from rural house by the sons of the previous owner of the house and again they migrated in Dhaka city
2009 (June) Enlisted by DSK-Shiree project
2010 (March) Start business buying and selling sarees with the supports from DSK-Shiree project