

## **Seasonal Dimension of Rural Agricultural Poverty and Survival Strategy of Rural Poor**

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### **Introduction**

Basically Bangladesh is an agricultural country and most of the people live in the rural area. Though the share of agricultural sector in GDP has declined in the next years, it is still 22% of total GDP. A big portion of labor force is employed in the agricultural sector. A large number of people directly and indirectly depend on the agriculture. So agricultural sector has a substantial role to determine the living standard and socio-economic status of the people as well as the incidence of poverty. In the year 2000, 53% rural people were under upper poverty line and 37.4% rural people under lower poverty line. Consequently, in the analysis of poverty elimination issues of agriculture and rural people assume great importance.

The incidence of rural poverty varies with season. With technological development in agriculture, seasonality is eliminated only partly. Till now many areas of Bangladesh are affected by seasonal devastating flood. Seasonality is one of the main causes of endemic poverty. Seasonal fluctuation in employment, income and consumption leads to lower living standard in lean season. Consequently the poor cannot come out from the poverty trap. The main mechanism to survive against seasonal poverty is availing more formal and informal credit. But in most of the cases, the credit is not interest free. As a result, poverty remains endemic.

But they are not completely ruined by poverty. Because they have some endogenous survival strategy which should be considered as social capital to overcome the seasonal fluctuation of poverty. And this survival strategy may differ from area to area, from household to household.

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Although the poor people have limited resources, knowledge and capabilities, it is believed that they can alleviate their poverty by using their own resources. Credit, grant, aid etc. make the poor people dependent and ultimately may dampen their own initiatives. In this regard it is the responsibility of the state to raise their capabilities for an improved and smooth survival strategy.

### **Objectives of the study**

#### **Specific objective**

The specific objectives of the study are as follows:

- This study tries to draw a picture of how the hardcore poor live during different phases of the year.
- It analyses the survival strategy during the lean season.
- It suggests a seasonal agricultural poverty alleviation strategy for the poor.
- Besides getting the data about their income, it investigates what and how the other factors are important in the life of the hardcore poor.

The basic aim of the study is to contribute to a broader understanding of the dynamics of rural poverty by analyzing household livelihood strategies in a single village. Limited to a single village, the study does not attempt to draw broad generalizations about rural phenomena. Rather, it attempts to analyze why, how and under what circumstances households adopt different coping strategies.

### **Hypotheses of the research**

01. One of the causes of rural agricultural poverty is its seasonal dimension. The incidence of poverty increases during the lean season.
02. Seasonal dimension adversely affects the lifestyle of rural agricultural households. The key changes occur in employment, earnings, consumption pattern of the households, savings and assets.
03. A poor man knows about these seasonal ups and downs and has his own planned/spontaneous adjustment strategies. Some of the possible adjustment strategies are:
  - ❖ Availing more micro credit
  - ❖ Forward selling of labor
  - ❖ Shifting from agricultural activity to non-agricultural activity.
  - ❖ Availing whatever job is available and thus shifting to an inferior occupation.

- ❖ Selling or mortgaging resources or dissaving.
  - ❖ Transfer payment from various sources.
  - ❖ Exploiting common resources of the locality.
  - ❖ Migrating to a more prosperous area.
  - ❖ Other, i.e., any other novel options.
04. Supplementary non-agricultural activities have helped to mitigate the effects of seasonality in agriculture even though the poverty has not declined significantly.
05. Survival strategy mix varies depending upon the extent of poverty, gender and age.

### **Methodology**

We followed the methodology of participatory action research (PAR) and that is why we stayed with the households. We spent our time with them, made informal chat with them and also shared our meal with them. Thus we knew the condition and relevant information about our sample respondents. From the focus group discussion we heard about their various problems and carried out discussions with them about possible solutions.

We also arranged some focus group discussions in each area, which mainly included the issue of solving their problems and to achieve a unified position. In the early group discussions, we discussed widely about some of the village topics. Later we arranged more structured discussion on selected issues to develop our qualitative data, including land, common property resources, share cropping, labor market, various institutions, money lending, patronage relationship, flood etc. We tried to persuade them to solve their problem by themselves, because they know their problems better than we do. We only worked as animators.

To conduct PAR, we followed a certain procedure in our survey areas. We went through certain stages to implement our PAR. The main stages are as follows

- Stage –1: Rapport building with the villagers.
- Stage –2: Group formation for focus group discussion (FGD) and motivating group discussion
- Stage –3: Focus group discussion with previously formed groups
- Stage –4: Intimate chat with selected respondents.

We had a prepared list of issues to collect certain information and from such issues many secondary issues were generated, which were discussed with the poor people.

### Site Selection

For purpose of this survey, four villages were selected from four different districts chosen previously from nine agro divisions of Bangladesh which constitute our sample area. From such sample area we collected quantitative and qualitative data concerning our research. Therefore our sample area was not a randomly chosen area. The four selected districts from the nine agro divisions were 'Kurigram', 'Gopalganj', 'Feni' and 'Mymensingh'.

### Criteria for site selection

01. Hardcore poor peasants exist in the selected villages.
02. Selected village should be agro-based.
03. Seasonal dissimilarity of rural agriculture should exist.
04. Overall socio-economic condition is not satisfactory.

### Four selected sites

The four selected sites from four different districts are,

- I. 'Arazi Polashbari' (Kurigram)
- II. 'Chandradighalia' (Gopalganj)
- III. 'Azizfazilpur' (Feni) and
- IV. 'Char Ishwardia' (Mymensingh)

### List of issues

We selected some issues about the survival strategy of the rural poor and the impact of seasonal fluctuation on rural agricultural poverty through literature review and justified whether these issues were applicable to the seasonal dimension and the survival strategy of the rural poor of our research area. The issues are:

### Survey Report of Kurigram

<i>Personal Information</i>	<i>Specification of Peak and lean season</i>	<i>Common Property Resource</i>
<i>Income</i>	<i>Employment</i>	<i>Exploitation</i>
<i>Assets holding</i>	<i>Health Status</i>	<i>Savings</i>
<i>Security</i>	<i>Loan</i>	<i>Education</i>
<i>Migration</i>	<i>Food Intake</i>	<i>Change in occupation</i>
		<i>Survival strategy</i>

### **Where and When**

Our participatory action research was conducted in a village of Kurigram Sadar Upzilla that is situated in the northern part of Bangladesh. Though Kurigram district is in the drought prone northern part of Bangladesh, some large rivers flow across this district. The name of our chosen village is Arazi Polashbari and it is under Holokhana Union. It is a village beside the river Dhorla. The survey was conducted between 24 February 2003 and 11 March 2003.

### **Sample Designing**

Total number of respondents for our PAR was 58 and only hard-core poor peasant household members were considered eligible to be included in the sample. The number of male and female respondents was 51 and 7, respectively. The female respondents were heads of their families.

### **Peak and Lean Season in Survey Area (Specification by respondents)**

Peak season in this area consists of the months of “Agrahayan-Poush” and “Boishakh-Jaistho”. During these months they harvest paddy. And lean season of this area consists of the months of ‘Ashar’ and ‘Ashyeen’. During this time the peasants cannot cultivate their lands due to seasonal flood.

### **Main Findings of our survey**

#### **Income**

Income is higher in peak season and lower in lean season. 43.1% respondents earn only TK.35-40 per day in peak season whereas 93.1% respondents earn TK. 35-40 per day in lean season.

#### **Employment**

The number of unemployed or workless day per week is more in lean season as compared to peak season. Almost 25% respondents work every day of the week in peak season whereas only 3.44% respondents work every day of the week in lean season.

#### **Consumption**

During flood when their houses go under water and they lose their jobs they eat only one meal.

Most of the time they eat hand made bread. 86.2% respondents can afford two meals per day whereas only 29.3% respondents can afford two meals per day. And

19% cannot afford any meal in a day during lean season. Improved quality food i.e. meat, fish, milk, egg etc. are considered as a daydream to respondents.

### **Health Status**

Duration of sickness in peak season is less than in lean season. Though they have sufficient tube wells to get safe drinking water, they do not have safe and healthy sanitation system.

### **Education**

Almost 100% people are illiterate. But they want to be literate.

### **Security**

Though they have no food security, law and order situation is satisfactory to the villagers.

### **Planning**

Almost 100% households do not have any planned strategy to cope with seasonality. They are not confident about their own capabilities.

### **Loan**

81% respondents need to take loan to cope with seasonality. Among the loan takers, 91% take loans from informal sectors. Rate of interest is very high i.e. TK. 300 as interest for TK. 500 as credit for only 6 months. Credit availing is one of the most preferred survival strategies.

### **Distress Selling**

Forward selling of land, crops or labor was not found.

### **Migration**

Most of the people do not migrate to developed areas due to security problem, transportation costs and risk of getting no job.

### **Asset Mortgage**

They are so poor that they do not have any thing to mortgage. Only 4 persons mortgaged their land.

### **Savings**

31% respondents have no saving in peak season whereas 81% respondents have no saving in lean season.

### **Common Property Resource Exploitation**

Exploitation of common property resource i.e. fishing in river and grazing the cattle in the 'Char' has a positive impact on their livelihood. But they do not consider it as an important survival strategy.

### **Purchase on credit**

Purchase from groceries on credit is the most easily adopted survival strategy.

### **Specific Findings**

01. Relatively women were more interested to do something.
02. Rate of interest in informal sector is tremendously high. For example- TK. 300 or 40kg of paddy is paid as interest for TK. 500 as the credit for 6 months.
03. Rate of common property exploitation is not high and they do not consider its impact important for their livelihoods.
04. Sale of livestock and tree during flood acts as a coping strategy.
05. 'Nadda', a kind of natural fuel made of cow dung has high demand in the market and it acts as a source of income for women. They collect it from char land where cattle are grazing.
06. During rainy season 'Nal Khagra' grows in the char land. Some of our sample respondents used to cut this plant for fence making. These fences are used for making walls of their houses. It is also sold in the market at high price nowadays.
07. They are eager to save from their little income.
08. Hospitality of the rural poor people is praiseworthy.
09. 'Arazi pollashbari' is such a village where NGO activities are virtually non-existent.
10. Safety net programs of government are politically biased and full of corruption.
11. Growth rate of population in this village is much higher than national population growth rate. No substantial family planning activity was found during our survey.

### **Supplementary Works In The Lean Season**

1. *Rickshaw pulling*
2. *Earth cutting*
3. *Cutting trees*
4. *Fishing*

### **Proposed Survival Strategy During Focused Group Discussion**

01. Rearing cattle, cows and goats is an easy way to cope. As there are available free grazing grounds in the riverbanks, rearing cows and then selling milk and cow-dung can be a remarkable coping strategy.
02. Opening small grocery shops.
03. Rickshaw pulling.
04. There is no tailoring shop in this village. So, the villagers have to buy cloths and make dresses from the town, which is costly and time consuming. Women respondents of our village told us that if sewing training can be provided they can earn a respectable amount of money to raise their living standard.

### **Interesting Cases**

01. After the devastating flood of 1988, Government provided TK. 2010 each as relief to some of the poor villagers. One of them bought a cow with the money, reared it and now he is owner of a farm, which consists of 10 cows.
02. Peasants do not prefer using tractor. They said tractor could not dig the total land area of a peasant. Especially they can not drive through the corner places and the edges. Moreover, the tractor drivers and the owners do not dig as deep as they are asked for according to the contracts. Quality digging needs more power and thus more fuel is used for that. This is why, to save money the tractor owners and the drivers dig less than what the peasant demands.

### **Steps Towards Action Research**

01. From the focused group discussion our respondents took decision of rearing cattle as their survival strategy. But they had not enough money to do so. To raise a fund we made five groups of respondents who agreed to make savings weekly.
02. Kurigram is known as “The town of NGOs”. The well-established NGOs like BRAC, GRAMEEN BANK, ASA, RDRS have no activity in this village. We talked with the authorities of these NGOs to provide their services in this village.



03. Targeting Ultra Poor (TUP) is a project of BRAC. This project provides interest free credit to the Ultra Poor (a new concept of poverty measurement) who have no asset. We talked to the regional coordinator of TUP to provide this service in Arazi Polashbari village.

### **Specific suggestions**

01. Irrigation in the char land is difficult and costly for the rural people. Govt. and NGO should provide irrigation equipments as loan on cooperative basis.

02. Types of crops that can be easily grown in sandy land (“Char Land”) should be selected through research.

03. As most of the villagers are landless and live on the embankment, NGO authorities are not willing to provide their services in this area. NGOs consider whether the people are permanent or temporary. But in our research we have found that they have been living on this embankment for last 20 years. So NGOs can easily provide their service.

## **Survey Report of Gopalganj**

### **When and where**

We conducted our survey in the village ‘Chandradighalia’ of Gopalganj district between 24 February 2003 and 11 March 2003.

### **Brief description of the village ‘Chandradighalia’**

‘Chandradighalia’ is the only village of ‘Chandradighalia’ Union. It is also one of the biggest villages in Gopalganj. As we said earlier ‘Claw of poverty’ is visible and bare everywhere in the village. Some information about the village and the peasants of the village are given below:

- ❖ Though the villagers have tube-wells, these are not arsenic-free. So, they have to collect water for various purposes from ponds.
- ❖ People of the village are inconfident and lazy.
- ❖ According to villagers, the terms and conditions of loan are very hard and interest rate is very high. They want easier terms and conditions of loan and lower interest rate.

Amongst them we selected 62 respondents as our sample. 56 of them were men and 6 were women.

### **Focus Group Discussion**

We tried to know the relevant information for the research from our sample respondents through informal conversations as well as several focus group discussions rather than filling up formal questionnaires. We arranged six focus group discussions.

Peak Season

*'Boishakh-Joistha' 'Kartik-Agrahayan' & 'Falgun-Choitra.'*

Lean Season

*'Ashar-Sraban, 'Bhadra-Ashyeen' & 'Falgun-Choitra' lean season.*

### **Main and general findings of our survey**

#### **Income**

We worked mainly with the peasants. They produce various seasonal crops and get the price after each season. Their income depends on the production of crops, which occurs 2/3 times a year. And all the income cannot be derived in monetary form.

#### **Work Days**

Most of our samples work everyday during peak season. But many of them work only 3 or 4 days during lean season.

#### **Savings**

43.55% of the total respondents have savings in peak season, but only 3.22% have savings in lean season. So clearly their economic status is downward during the lean season.

#### **Expenditure**

Population is a big problem for the people of 'Chandradighalia'. Many of our samples have big families and thus their expenditure on daily needs is very high. A remarkable thing is that they have to expend much to meet daily needs during lean season, because they have to buy rice from the market in this period.

#### **Education**

Our respondents were mostly illiterate. Others think that education did not bring any good to them.

### **Health**

Flue and gastric ulcer are common diseases here. Sickness during lean season is 4 times higher than in pealc season here.

### **Security**

‘Chandradighalia’ is a 100% safe village. There is no security problem. There is no thief, robber or anything in any season that can become a threat to their security.

### **Political or religious taboos**

Though the villiage is safe, political pressure causes some problem. Usually the minority group faces this sort of problem. Minority religious Hindus were tortured by the members of some political parties and by the Islamic fanatics just after the National Election 2001.

### **Advance Selling of labor**

People of this region do not sell labor in advance.

### **Survival Strategy**

#### **Loan**

People take loans from informal sources like relatives and neighbors. They also take loans from formal sectors like BRAC and cooperative societies. But taking loans from informal sectors has an advantage. In this case most of the time they don’t have to pay any interest against the loan. And they don’t have to follow a strict time limit.

#### **Change of occupation during lean season**

69.35% of the peasants of ‘Chandradighalia’ change their profession during lean season. They pull rickshaws and vans, run small businesses and grocery shops in this period.

#### **Mortgage**

33.33% of the respondents mortgage lands mostly to the mortgagee for money. They get back their assets after repayment of loans. During this period the mortgagee cultivates the land and takes the crop all alone.

#### **Purchase on credit**

Purchase from groceries on credit is the most easily adopted survival strategy.

### **Common Property Resource Exploitation**

Most of the villagers are not concerned about government owned assets. Though some villagers know about them, they cannot use them because of fear. Powerful people of the village control the government owned assets.

### **Seasonal Migration**

During lean season some of them migrate to different places for job. A very few of them come to Dhaka. Most of them move to the nearer districts (Jessore, Khulna, Faridpur etc.).

### **General suggestions found from the focus group discussions**

The following suggestions were found through several focus group discussions organized by the researchers with the spontaneous participation of the respondents.

- a. **Population:** Population is a big problem here. Though most of the peasants had enough land to produce sufficient crops for their existence before, now after having a big family that land has become insufficient to survive.
- b. **Mechanization in farming:** More mechanization is needed here. With some mechanization wheat cultivation can be possible here. Soil of 'Chandradighalia' seems to be very favorable for wheat cultivation.
- c. **Proper irrigation:** Many of the peasants cannot cultivate their land during lean season for the lack of irrigation. So, if proper irrigation can be arranged, the effects of seasonality may decline.
- d. **Cultivation by the roadside:** Vegetable cultivation by the roadside is common in many parts of the country. This should be introduced here under the proper guidance of local authorities.
- e. **Poultry:** Poultry can become a side business for the peasants. With it they could mitigate their poverty throughout the year. Moreover the younger group can take it as their main occupation. They need motivation and investment in this connection.
- f. **Youth Training Center at a central place:** While conversing with them we came to know that the only youth training center is at a remote corner of the district. So, they could not attend the courses they want to learn for their self-employment. It should be transferred to an easily reachable place.

### **Specific suggestions**

The following suggestions were found through several focused group discussions organized by the researchers with the spontaneous participation of the respondents.

- g. Date, Palm and “CHOAN”**\*<sup>11</sup> A kind of leaf used for making several handicrafts, which are seen abundantly in ‘Chandradighalia’.

#### **leave selling**

There are plenty of date, palm and “CHOAN” leaves in ‘Chandradighalia’. These can be used for handicrafts and other purposes.

#### **h. Fish farming**

We find almost no pond using for fishing purposes. But government owned assets and other lands could be turned into ponds and used for fish farming by the cooperatives of poor.

#### **i. Cottage industry**

Using date, palm and bamboo leaves they can build cottage industry here. Women can contribute through handicraft making.

#### **j. Honey farming**

There are some canals and a lot of crops and wild flower trees by the side of those canals. So, honey cultivation can be very profitable here.

#### **k. Handloom industry**

Small handloom industries were main occupation of the people of ‘Chandradighalia’ before. But during 1980-90, cheap and low quality Indian cotton entered Bangladesh market and thus handloom industry became unprofitable. But with government assistance and modern technology, success in this industry can be achieved again here.

#### **l. Interest free loan scheme for vegetable cultivation**

Peasants of this region do not know how to cultivate vegetables properly. We saw only one peasant cultivating vegetable in his land during our survey. If proper irrigation system could be introduced and government or non-government organizations provide interest free loan scheme then peasants of this village could produce huge amount of vegetables and achieve a standard income level.

**m. Hatchery**

Some villagers told us that establishing hatchery here could be very much profitable. Hatcheries of breeding fish are needed where there are many ponds and fish farming is more common.

**n. Industrialization**

Above all industrialization is needed. Without proper industrialization there will exist unemployment forever. If industries were established here, surplus crop could be used for diversified production.

**Interesting cases****o. Selling of bamboo leaf**

Plenty of bamboo grows here and dry bamboo leaves are seen here and there. We found a man who became rich only by selling dry bamboo leaves. He collects dry bamboo leaves from all over the village and sells them to the molasses businessmen.

**p. Gas and oil!**

The east side of the village is much drier than the western side. Some rich people tried to set up deep tube wells here a few years ago but in vain. Because when they tried to pile up deep tube wells into the ground, gas erupted suddenly. They tried in several locations but things were unchanged. So, may be another gas field is there.

**q. Money spending is higher during lean season!**

We saw in some cases that our samples spend more in the lean season. This is because they have to buy rice during lean season from the market. As they consume their own produced rice during peak season, they need not buy it from the market.

**s. Cheating in tractor using**

Peasants do not prefer using tractor. They said tractor could not dig the total land area of a peasant. Especially they cannot drive through the corner places. Moreover, the tractor drivers and the owners do not dig as deep as they are asked for according to the contracts. Quality digging needs more power and thus more fuel is to be used for that. This is why, to save money, the tractor owners and the drivers dig less than what the peasant demands.

**t. Women do not cast their vote**

We went to Gopalganj on 24 February 2003, the very day the ‘Union Parishad Election’ was being held. We found it very interesting that in village ‘Chandradighalia’ no woman cast her vote. Actually it is a kind of social taboo there. Not only men but also women are proud of this system. But it was hard for us to find what were they so proud of. We talked about the fact in the focus group discussions. It was astonishing for us to find that some old farmers agreed with us that women should cast their votes and women empowerment is important for society. But the women themselves and the young peasants strongly disagreed with us. They told that men are earning for women and that’s why they should rely on men’s decision. They also told that women should not cast their vote because it would violate the regulations of religious belief.

**Capacity Building**

We took a data collector for our survey from this village. We stayed at his house during our survey. He worked with us and we gave him all the information we had about participatory action research. He also learned a lot from the focused group discussion where he participated spontaneously. We had encouraged him to continue the process we have started and he told us recently that he was trying to organize the younger people of the village so that they could do something to improve their livelihoods all together.

**Survey Report of Feni**

**When and where**

We conducted our survey in the village ‘Aziz Fazilpur’, between 24 February 2003 and 11 March 2003. The historic grand trunk road is passing through the middle of the village. Most of the landowners of this village do not live there. So most of the inhabitants are tenant there. Again, a large number of villagers live abroad, mainly in the Middle East. From this point of view, the socio cultural and economic status of this village is quite different from the three other villages.

**Sample**

At first we met with different local government officials, peoples representatives, local inhabitants and social workers. Then we got the general information and

outlook of the inhabitant life style and economic conditions. Then we located the marginal farmers and hardcore poor families'. We made some dialogue with them and at last we selected our required 20 sample households. Total household members of our selected 20 households are 121 persons. Among them 48 persons are earning members and remaining 73 persons are dependent members. Out of the 121 members, 64 members were taken as our sample respondents for our survey at village 'Aziz Fazilpur'. The 20 households from which our respondents were drawn, also included 6 women headed households.

### **Lean and peak season specification by respondents**

We find no unanimity among our respondents requesting the duration of peak and lean season. It became clear that rural households have developed a range of strategies to deal with seasonality on the basis of their prediction about lean season, and this seasonality phenomenon is quite uncertain. The predictability of seasonal fluctuations are constant factors in the livelihood calculus of most households and influence both their options and their strategies, even in normal years.

### **Main findings of our sample**

#### **Income**

To find out the income of the household members, we encountered some problems. We found some of the samples work only in lean season; some of them just act as supporting hands. Usually they hand over their income to the head of the family. So they have no idea of their income. By comparing the two seasons' data we find that earning members in terms of total sample respondents increase in lean season but the average volume of the income decreases significantly during that season. Additional earning members work only during lean season and act as helping hands for their family. They are usually engaged in informal sector during lean season but in period of peak season they help the households in crop field. So they have no specific amount of income in peak season.

#### **Employment**

By comparing the data for the two seasons, we find average unemployment in terms of days increase in lean season. Again interval increases in the of lean season,

#### **Savings**

During lean season, the sample' economic condition worsens as the percentage of dis-saving increases and the amount of savings decreases.



Around 10% of households' earning members are able to save during lean season, They are 4 in number. Among them, 3 save very little amount around TK. 10 to TK. 100 during lean season. Analyzing the data we find that respondents' saving decreases significantly during lean season.

### **Consumption**

Their quality and quantity of consumption decline due to low purchasing power as their income decreases during lean season. We found only 2 households consume higher quality food during lean season whereas during peak season 8 households consume higher quality food. This quality includes food bundles of high nutrition value and also higher market price, such as meat, milk, fish etc.

### **Survival strategy**

Most of our samples think about their survival strategy. About 41% of our samples try to plan their survival strategy. In this case the respondents are the 37 male members of our sample and the 6 women head. Among them, 18 sample members adopt planned strategy during lean season and 8 sample members adopt instantaneous strategy and 7 samples adopt both the strategies. Planned and instantaneous both include borrowing from non-institutional sources. So this is the most common strategy.

### **Loan**

The number of borrowers increases in lean season and the loan amounts decrease significantly in lean season. It happens in most of the respondent's cases. Again, loan in terms of object, foodstuff, food grain are available during lean season.

We found that our respondents take short-term loans, as their highest loan duration period is 6+ months,. We also found that our samples that take loans in lean season, mainly short-term loan. We found 8 of our sample members get loan without interest even in peak season. Mainly people get loan at zero interest rate from their relatives. Loan, in which interests are in kind, and loan in form of hidden interest are not present in peak season. Interestingly, our sample gets access to loan at zero interest rate more frequently in lean season and they also get loan in the form of hidden interest or interest in kind.

### **Mortgage**

Households mainly mortgage their ornaments and household utensils during lean season to get access to resources. It is also one of their instantaneous survival strategies.

**Change of occupation during lean season**

51% of our sample change their occupation during lean season. A good number of women household members also make change. We found that 33 sample respondents used to change their occupation during lean season This include also housewives.

**Migration**

We find that 12 sample members out of 64 used to migrate during lean season to Dhaka and Chittagong.

**Specific findings of our survey**

1. Some of them buy small cattle during peak season and rear them. In the long run this cattle serves them as their insurance. They sell them during financial difficulties, during lean season and get handful of money that helps them survive.
2. Though the income in informal sector is high, they usually have to be engaged in agriculture as it ensures their food security.
3. Vegetable cultivation is more profitable than paddy cultivation and it also provides higher income during lean season. So some of the villagers have already started to cultivate vegetables as their coping strategy during lean season.

**General suggestions from Focus Group Discussion**

- As floodwater does not stand here for long, vegetable cultivation is profitable. Again, some kinds of vegetable can be cultivated in water also. So people take vegetable cultivation as their survival strategy. As they are new in this process of cultivation they need some assistance from the government. Especially good quality seeds can help a lot.
- If the irrigation system of the village can be improved, the cropping intensity of the cultivated land can also be increased significant by This will also be helpful for vegetable cultivation.
- There remains a lot of unused cultivable land. These lands are less fertile and have production cost is higher. Steps in this regard are essential. Some research can be done to find out suitable crops for such lands.
- The block supervisors of this village do not perform their duty properly. So the farmers face a lot of problems.

### **Peoples' Expectation**

- ❖ Cottage industry has a lot of potential. So they want investment in this sector.
- ❖ The village has good communication network, both external and internal. It is also expanding rapidly. So they want easy loan scheme to buy rickshaw and tempo.
- ❖ As unstable political condition hampers their economic activity and social security, they want political stability in the country.
- ❖ The terms and conditions of loan are very hard and interest rate is very high. They want easier terms and conditions of loan and lower interest rate.
- ❖ Villagers are not satisfied with irrigation system. They want more government participation in this sector.
- ❖ They also want more activities of the government agriculture office.

## **Survey Report of Mymensingh**

### **When and Where**

We conducted our survey in the village 'Char Kalibari' of Mymensingh district between February 24 2003 and March 11 2003. To conduct the survey, we stayed in the village for 15 days. 'Char Kalibari' is a large village with large population. It stands near the bank of river 'Old Brahmaputra'. The village is connected with Mymensingh town through 'Shumboganj Bridge'. Mymensingh-Netrokona highway passes through the village. But local communication network in the village is not good. As the village is near the river, during rainy season it goes under water for at least three months every year.

### **Sample**

At first we talked with the government official, the Agricultural Block Supervisor of that area. We met peoples' representatives, local inhabitants, social workers etc. Then we got the general information and outlook of the inhabitants, their life style and economic condition. Then we located the marginal farmers and hard-core poor families. We made some dialogue with them and selected our required 20-sample households. This 20-sample households consist of 85 members. Among them 50 members were taken as our effective sample respondents for our survey. Among them are 26 male and 24 female members. From the total household members of 85, earning members are 31 and remaining 54 are dependent members.

Most of our sample households are poor agricultural farmer. A large number of them were tenant farmers; very few of them have own land. Some of them are agricultural day laborers, transport laborers etc. Among the households, 1 household completely depends on selling irrigation to other farmers. Out of 50 respondents, 60% are totally illiterate. These 20 households include 2 women headed households.

### **Participation of our Sample**

Participatory action research mostly depends on the participation of the respondents. We are lucky that the sample farmers of these areas are aware of research works because students of Mymensingh Agricultural University have done some survey works. So the sample farmer talked with us without any hesitation. They freely talked about their cultivation, marketing, their sorrows, sufferings and deprivation. They requested us to communicate their problem to the government.

### **Peak and Lean Season in Survey Area (Specification by Respondents)**

We found no unanimity among our sample respondents regarding the duration of peak and lean season. Out of 45 sample respondents 53.33% said that 'Agrahayon-Boishakh' is their Peak season. And 37.77% said that 'Agrahayon-Jaistha' is their Peak season. About 31.11% said 'Ashar-Vadro' is their Lean season and 26.66% said that 'Ashar-Aswin' is their Lean season.

### **Main Findings of our Survey**

#### **Income**

To find out the income of the household members, we faced some problems. We found some of the household members act as a supporting hand. To find out income we convert their agricultural products into monetary value. So it was not possible to compare the peak season income with that of the lean season in same method. Among the respondents, 26 work during peak season and 25 work during lean season. During peak season the respondents have average income of Tk. 71.92(52%). And in the case of lean season their average income is Tk. 60.80(50%).

#### **Employment**

In lean season, respondents are without work for 3-4 days in a week. In peak season highest 38.46% respondents are employed in work for the whole week. During lean season 15.38% respondents are unemployed for the whole week. Highest 23.07% sample respondents are unemployed for 4-5 days in lean season.

### **Food Intake and Quality Foods**

85% of our sample respondents take food three times a day in peak season, but in lean season only 69% eat three times a day. 70% of our sample respondents say they rarely eat quality food, i.e, meat, fish, milk and egg in peak season. And 30% do not eat quality food in peak season. But in the case of lean season 100% of our sample respondents eat lower quality food.

### **Education**

In lean season the village goes under water. And the only school is far away from the northern part of the village. We found only one school run by BRAC in this village. Govt. primary schools are far away from this part of the village. 7 out of 20 sample respondents do not send their children to the school during lean season due to flood.

### **Savings**

During lean season only 38.46% of the respondents were able to save 72% of the sample respondents are in dis-saving condition.

### **Health Status**

Many of them suffer from several diseases during lean season. We have seen very few tube-wells and sanitary latrines in our survey area. Most of those are located in rich inhabitant's house. During lean season, 13 out of 36 respondents say they were sick for 3-4 days in a week. Only 3 respondents were sick for the whole week.

### **Security**

76% of our sample respondents do not feel any kind of security problems in any season. Only 10% persons feel insecure in peak season and 10% feel insecure in lean season. The insecurity problems are due to political clashes and stealing of hens and ducks.

### **Survival Strategy**

About 54% of our sample respondents try to plan their survival strategy. Around 20% of them do not feel the necessity for planning a future. They think that they are fully dependent on nature and they have nothing to do. Others have lot of plans in their mind but they usually are not able to fulfill their plans due to their poor financial status. The more common survival strategy is borrowing money, Some of the households have assets apart from homestead, land, and informal sources.

**Assets Selling as Survival Strategy**

To survive in lean season household respondents sell their trees, domestic animals like cow, goat, hen and duck to mitigate their sufferings as instantaneous survival strategy. 58% of the total respondents sell their asset during lean season.

**Mortgage**

Household respondents mainly mortgage their land, ornament etc. It is also one of their instantaneous survival strategies. Only 12% sample respondents mortgage their asset during lean season

**Loan**

Out of the 50 sample respondents, 60% take loan from different sources to cope with seasonality. 21 sample respondents took loan during peak season and 19 sample respondents took loan during lean season. Household women have access to the NGOs' credit services. 40% of the respondents do not take loan in any season. During peak season highest 28.57% sample respondents' borrowed amount was TK.500-TK.1000. In lean season 36.84% sample respondents' borrowing amount was TK.500-TK.1000. Around 27.50% borrowers repaid their loan in time during both the seasons. But 42.10% failed to repay their loan in time during lean season. We found that interest rates varied from person to person. During lean season 47.85% of the respondents took loan without any interest. Others borrowed money with a high rate of interest from informal sector.

**Consumption of Previous Saving**

Consumption of previous saving is one of the strategies of the respondents to survive in the lean season. 52% of the total respondents consume their previous savings, which is used mainly for buying food during lean season.

**Advance Selling of Labor and Crops**

People of this region do not sell labor and crops in advance.

**Change of Occupation in Local Area During Lean Season**

Out of total 50 sample respondents, we found 70% did not change their occupation during lean season in local area. Only one woman worked as day laborer in other farmers' house and she was the head of a family. 15 of our sample respondents changed their occupation in local area. And 73% told their income was higher due to change in occupation in local area. At that time they pull rickshaws, work as transport laborers, earth cutting laborers and they catch fish from 'Beel' and river. Their income increase on an average is TK.35.

### **Helps from different sources**

Many of our sample respondents receive help from their relatives. And sometimes the rich persons of the village help them. During various festivals they give the poor food, cloth etc but not money in cash. None of them gets exemption from loan and interest.

### **Common Property Resource Exploitation**

48% of our sample use the government owned assets. They mainly catch fish from the river. They use the land besides the rail line for cultivation. They also use the 'New-Char' land of 'Brahmaputra' river for cultivation. They use the canal to catch fish during rainy season.

### **Seasonal Migration**

Out of 26 male respondents, 10 migrate to a distant place for employment during lean season. And their income is higher during migration. None of the women respondents migrate during lean season. Some of our sample respondents migrate to 'Netrokona' during lean season, because in the rainy season a lot of fish is found in the canal of 'Netrokona'.

### **Specific findings of our survey**

1. Though the income in informal sector is high, they still prefer to engage themselves in agriculture as it ensures their food security.
2. The sudden death of domestic animals mainly cattle are frequent here. So the inhabitants face a lot of difficulties. Mainly they suffer a loss of animal power in their cultivation process.
3. Supplementary non-agricultural activities helped able to mitigate the effect of seasonality in agriculture even though the total poverty situation has not improved in that area. But such activities prevent extreme fall in the quality of life.
4. They do not like the micro-credit program of NGOs. According to them the process is too much burdensome to bear.

### **General suggestion from Focus Group Discussion**

- Tractors are rarely used here, so the small landholders find it very costly to till their land. Co-operatives of small farmers could overcome this problem.
- There is a power plant in the village from which electricity is supplied to Mymensingh. Though electricity polls are running across the village, the

villagers themselves are deprived of electricity. So it becomes costly for them to irrigate their land by shallow tube wells using diesel. If they can get access to electricity, it will become cheaper for them.

- Diversification of crop is one of the major features in this area. But they do not get the fair price. If they can be able to store this crop for longer time then it will be very good for them. Basically in lean period, they will be able to sell it at a higher price.
- Geographical location of the village is suitable for industrialization. It has a good transport network. And it can also easily get electricity without much investment. So establishing industry can create employment here.

#### **Expectation of the respondents**

- Women households of the community think that they can establish a cottage industry if they get the necessary loan from NGOs on easy terms.
- As floodwater pollutes the fields of the village, sudden death of cows is frequent. This problem affects the villagers in various ways. Mainly they suffer from a shortage of animal power and fuel. They want help from the government in this regard.
- There is a big jute mill here. This created a lot of employment opportunities for the villagers. Unfortunately the mill is closed now due to mismanagement of officials, which has caused a huge unemployment problem for the villagers. They want restarting of this mill.
- They think that if government distributes the 'New Char' land among the marginal and landless farmers it would be better for them.
- Agricultural block supervisors are not available here; they want more frequent visit of these supervisors to their fields.

#### **Interesting cases**

One of our sample households says that by using "Current-net" for fishing purpose he can earn more money during lean season. Prohibition of current net by government actually has made him worse off.

We find one of our sample households taking a land at fixed rent with sharing with other farmers. Both of them are poor. They cultivate only this land and bear the cost of production by half and get profit by half.



We found an interesting trend that male members of the locality are eager to get married. Most of them have many wives. They try to get married because they get money as dowry from the marriage.

## **Conclusion**

### **Outcome of the research**

1. We find that seasonal fluctuation has been reduced in general. But in the areas near to the river seasonal fluctuation remains. Developed infrastructure, high yield variety seed and irrigation reduce the seasonal ups and downs. As a result cropping intensity increases. “Mora Kartik” is a prominent concept in the analysis of poverty of lean season. But nowadays flood does not occur in the month of ‘Kartik’. But one thing happens in this month. Just after the seasonal flood, peasants cultivate their land and sow the seeds using their last resource. As a result food grain becomes scarce and after the seeds of paddy are sown, there remains no work in the field. So the agricultural day laborers become unemployed. In consequence, wide spread food entitlement failure arises in the area.
2. The period of lean season varies from farmer to farmer and they determine their survival strategy on the basis of their own determination of the lean season.
3. From the cross comparison of four districts it appears that Kurigram is more vulnerable than other survey areas with respect to socioeconomic condition. Scope for survival is relatively hard in Kurigram.
4. The main living strategy during lean season is consumption of previous savings, which is very small in amount, credit availing from formal and informal sources and various types of transfer payments. If all fail and migration is too costly, then they have to starve.
5. Rural people eat three times a day in affluent areas. But in poor areas most of the rural people can afford only two meals a day. But in both areas they can't afford quality foods like milk, meat, egg etc.
6. In affluent areas, due to development of infrastructure and institutional arrangement people are inclined to take non-agricultural activities as their occupation. They are not optimistic about the development of agriculture and do not want their children to be employed in agricultural sector.

7. Most of the rural people have some spontaneous strategy to survive. Education, media, electricity and NGO activities have a substantive role for raising the consciousness of the poor.
8. Availing credits, selling of assets etc are dominant survival strategies followed by the respondents.
9. Micro credit has a positive role in struggle against poverty. But micro credit is provided for non-agricultural sector and only to those who have a minimum base.
10. For some rural people, who have no assets, mortgage of assets is not applicable for them. But mortgage is a very popular strategy to the poor.
11. Transfer payment from govt. is very much corrupted. Consequently the actually needy people don't get this type of payment.
12. The rural poor do not like migration but they have to migrate from their village to earn money.
13. Common property resource exploitation has a substantive role in the life of poor people. But these assets are not well managed.
14. Supplementary non-agricultural activities increase in the rural areas due to development in communication system. It reduces the pressure on agriculture.
15. People want to change their agricultural occupation and want to get engaged in non-agricultural activities to earn more income.

### **Concluding remarks**

The whole of the survey phase was a learning period for the researchers. Through the whole survey the researchers could closely observe the nature and consequences of poverty. They found a common condition of poverty around Bangladesh. There may be differences in socio-economic life style between various areas but in case of poverty there exists a general similarity. It seems that poverty acutely appears in lean season and thus lower the quality of socio-economic lifestyle of the poor. This seems to be the general trend in the country. In the context of income, consumption, employment, economic and social activities rural people lead a dual life. Sometimes they try to plan these two seasonal phases of their life but in most cases they fail to do that because the existence of lean season causes them to suffer a downward shift in their economic condition. This downward shift subsequently also hampers their relatively better

lifestyle of peak season. In this context of self-perpetuating poverty, positive improvement requires especial government intervention during the lean season.

In the course of the survey, it became apparent that in the less developed poor areas development interventions were very few. On the other hand development interventions are relatively high in the affluent areas, which appeared paradoxical to the researchers. It is almost like '*Carrying gold to Newcastle!*'

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