

Voices from the Field

Sifat-E-Azam

Ifrat Jahan

In northwestern Bangladesh, especially in the Greater Rangpur region, a famine-like situation locally called *monga* occurs during the period of September-November. The intensity or severity of *monga* varies from year to year. As *monga* hits the area every year, there is no doubt that it requires special interventions to overcome the situation. Despite recurrence of *monga*, no long-term mitigation strategy, with the exception of VGD/VGF programs, has hitherto been undertaken.

The Palli Karma-Sahayak Foundation (PKSF) has implemented different *monga* mitigation programs. These include Financial Services for the Poorest (FSP), Microcredit for the Ultra Poor, Participatory Livestock Development Program (PLDP-II) and the Microfinance and Technical Support (MFTS) program. Lastly, in August 2006, the PKSF has launched another program called “Programmed Initiatives for *Monga* Eradication (PRIME)” to permanently mitigate the adverse effects of *monga*.

The Institute of Microfinance (InM) has been working with the PRIME since November 2006 to assess the degree of vulnerability and impact of PRIME in reducing vulnerability. InM in mid- 2007 conducted selected number of case studies to understand the nature of the impact of PRIME program in Lalmonirhat district. The study was based on in-depth discussions with twenty-four households, selected in such a way that they represent different segments of the beneficiaries.

Case Selection:

In the first phase of PRIME intervention, such programs as Infrastructure Building Activity, Emergency Loan, Microcredit, and Remittance Services were launched in order to eradicate *monga*. Under the programs, three Partner NGOs covered three upazillas of Lalmonirhat district. Kismat Haradi, Chimipara and Hordotto villages in Lalmonirhat Sadar were covered by ESDO. TMSS covered Kanchansor, Srikhata, Sundrahodi, Kurikheta, and Dakshin Gopalrai villages in Kaliganj upazilla. Nabinagar and Dakshin Goddimari in Hatibandha upazilla were covered by ASOD

The Findings:

The analyses of the case studies reveal some interesting findings which are put as follows:

The people who received microcredit along with PRIME assistance are mostly in sustainable situation. For example, Rezia Begum in Kismatharati village, Morsheda in Srikhata village, Monowara in Horodotto village and Ruby in Kanchanshor village are better off because of their diversified income generating activities.

Two sons of Rezia Begum have regular income. Throughout the year, this family is involved in various income earning activities like cultivating papaya and vegetables, and rearing livestock. Ruby along with her husband and six kids are able to cope with the *monga* situation because of the multidimensional activities of her husband. Her husband Salam is involved in apiculture, share cropping, and selling pigeons. Also in winter he collects date palm juice.

The people who just have joined the infrastructural activities or took emergency loan were able to sustain during the particular *monga* period but many of them are not sure about the upcoming year. For example, Farida Begum in Kismatharati village owns a rickshaw from which she receives a rent of twenty taka per day in normal time. At the same time she earns one hundred and ninety six taka by working in Akij Bidi factory. During *monga* the factory stops production and the income from the rickshaw becomes irregular. Her husband is a rickshaw-puller in Dhaka city who does not contribute to the family on a regular basis. Farida along with her three children is apprehended to be more vulnerable in the next year *monga* if she does not receive any assistance. Amina of Sundrahobi village faces difficulty to survive with her three kids. Except for the lean season she works six days a week and earns sixty taka per day. Her husband is reluctant to work. That is why she is not a risk averter.

Aged population is more prone to the severity of *monga*. They are not suitable for the PRIME infrastructure activities. On the other hand, as they are not capable of doing work, emergency loan or microfinance is nothing but a burden for them. Julekha in Sundrohobi village and Sohiran of Dakshin Gopalbari village are in vulnerable situation because of their old age. There is no one to look after Sahiran but Jolekha has one son living with her. Julekha is scared of losing her shelter in future when her son would start a family. The story of Saleha in Horodotto village is not different from Julekha and Sohiran. She has five members in her family and the only earning member is her unmarried son who earns only fifteen hundred taka per month. Again, because of their old age, both Saleha and her husband are unable to join the infrastructure activities.

The findings as presented are based on case studies. Therefore, these are not representative of the whole population.