

# "Once, we used to live like insects"

## Thousands of women have overcome ultra-poverty

ANWAR ALI and SVEN WAGNER

SIX years ago, Rolita Murmu, mother of a nine-year-old girl, was struggling under the poverty line. The small spot of land she owned was overgrown with weeds and her tiny pond had grown green with neglect. "I lacked the support and skills needed to manage my lean properties," shares the 40-year-old. "And we did not even have means to take proper food," she adds, describing the struggle a lot of indigenous families in the area have been facing. But Rolita has now turned her life around, and leads a federation of 18 independent self-help associations of 366 women in Singra union of Ghoraghat upazila in Dinajpur.

She was able to pull this off with the support and skill development training she obtained from a livelihood programme of NETZ Bangladesh in 2013. "I am self-reliant now, cultivating three crops a year on my land, and farming fish and snails in my pond. I can now also help and speak out for others," she says.

NETZ, a German-Bangladeshi development organisation, is making breakthroughs on women empowerment and poverty eradication by strengthening around 73,000 women of eleven districts across the country to achieve sustainable economic emancipation. In cooperation with eight local partner NGOs, the programme also supports women in fighting against child marriage, the practice of dowry and violence in their respective areas.

"The programme has a proven design", says Md Moniruzzaman, Programme Manager of NETZ Bangladesh.

The programme firstly identifies the poorest settlements



Leaders of Mohadevpur Federation.

Murmu's case: a solid disaster proven clay house.

Most members come out successful in their plans due to their participation in associations. There are only a few isolated incidents of members dropping out.

Three years in, she built a mud house on three decimals of land, acquired both electricity and solar power for her house, and built a concrete boundary around it. She also bought five decimals of land beside her house worth around one lakh taka.

"We used to share our experience with all the villagers," she says. Her success inspired the neighbours to form a similar association among themselves. "Now most of our villagers are no longer living in poverty, a feat we achieved by working in unison," she shares.

When the women begin to earn money, the associations begin collecting voluntary savings of a minimum of five taka each from as many members as possible. After three years of savings, the associations of one union join together to constitute an independent federation. Some of these federations even extend to upazila or district levels.

When the federation was constituted at Mohadevpur Sadar union in 2015, Sabita Pahan was elected to lead it with seven groups of 138 women. Why did she do that? Sabita says she wants to reach out to other underprivileged families and encourage them with her own life story – and the concrete support of the federation.

The women become actors in their own development



Sabita Pahan

within the unions that have a particularly high proportion of extreme poverty in remote regions. In a participatory process together with the respective village community, particularly disadvantaged families are then selected. The women of the households are the main actors of the project. Village development workers, each responsible for about 150 families, encourage those vulnerable women to form associations for helping each other in their respective villages. They are then given training on climate tolerant agriculture, homestead vegetable cultivation, rearing livestock, and poultry farming. The training also includes pointers on planning strategies and raises awareness on nutrition, disaster risk reduction, health care and hygiene which the whole village community benefits from.

On completion of training, NETZ disburses assets of a value of at least 9,000 taka for the association's members, according to the expenditure plans they submit. Most women utilise these funds by purchasing farm animals such as cattle, goats, ducks, and chicken while some choose to invest in bamboo craft or small retail business.

The respective village development worker supports them in planning and carrying out their next steps. The sale and consumption of their own products ensures the nutrition and income of the families all year round. The children no longer have to contribute to the family income. As soon as the women have earned enough income, they pay the value of their starting capital into a revolving fund. From this capital they receive funds for their next investments. The families use the profit to constantly improve their living conditions. In Rolita

Sabita's journey shows how this works

38-year-old Sabita Pahan was the oldest of the three daughters and two sons of her day-labourer parents. She had only known struggle while growing up. "My parents worked together on crop fields. My mother used to take me to work as well, to teach me how to make ends meet. My childhood consisted of learning to plant paddy, clean weeds and reap crops," she says.

Sabita was married off at the age of 15 and she had her son after three years of marriage and a daughter after five. "Unlike my parents, I am determined to educate my children," she says, adding that her son is studying HSC while her daughter is an eighth grader.

"My husband and I worked very hard but still couldn't afford three meals a day," she recounts, explaining how farm jobs were available for only three months a year and labour wages back then were as low as 10 taka a day for females. "Our neighbours couldn't help us either since everyone in the village was poor," she shares. Rice with a smashed chilli once a day used to be the families' diet for years.

The end to her days of poverty began in 2012 when she, along with other women of the village, enrolled with the NETZ livelihood programme and formed a self-help association.

Sabita bought cattle and sheep using the funds she obtained from the programme. Three months later, she sold the cattle at 35,000 taka and bought another cattle with the money. She sold her sheep at 12,000 taka and saved the money with the association. In this way, she continued increasing her stock of cattle and sheep and began poultry farming with 100 chicks.



Rolita Murmu

The project pursues an empowerment approach that strengthens self-confidence in one's own abilities. The women in the associations collectively built connections with administrative officials. At meetings with local authorities, they receive information about services they are entitled to. This enables them, for example, to make use of the government veterinary service, or to achieve that most needy villagers receive state social benefits such as VGD cards or widow allowances. They are successful in creating a strong voice for themselves in their villages. They are aware of their own rights, the rights of indigenous communities, and also how to use the right to information laws for reserving their own rights with their own organisational structures.

But the federations also enable more economic empowerment: After their foundation was formed, they receive from the project, in addition to their own funds, a non-refundable capital of about 2 lakh taka. Thus the federations can offer loans to its members, to build houses, obtain land or further invest in their livestock. The profits from loans are kept within the federation and are distributed among members as per their savings

### Earning dignity through unity

Despite continued struggles of living with poverty, some groups of women from the ultra-poor families in northern villages have set an example of earning dignity through collaboration and unity among themselves. A recent ten-day visit to the north revealed that thousands of women have fought their way through poverty and risen as successful individuals with the support of NETZ livelihood programme. Development activists who helped them and local government leaders who witnessed them struggling upheld the stories of these women. The programme so far has been carried out in remote regions of the districts of Chapai Nawabganj, Chuadanga, Dinajpur, Gaibandha, Joypurhat, Kurigram, Mymensingh, Naogaon, Nilphamari, Rajshahi and Rangpur.

"Once, we used to live like insects, earning nobody's attention. Now, the society around us actually cares for us," says Swapna Rani Burman, leader of the umbrella organisation of 24 federations in Naogaon district. "We understand that we're surviving because of our unity, so we plan to stay together at any cost," she continues.

"We've made our loan distribution methods simple and transparent enough in order to earn the confidence of our members," says Farida Yasmin, Habra union federation, Dinajpur.

"We can find easy solutions to our problems through open discussion. We can gain knowledge on government benefits for the poor and avail them," states Selina Akhter, Mostafapur federation.

"The same people who ignored us for being poor now want to be a part of us. Some even follow us. We feel honoured," shares Hasina Banu, Mominpur union federation.

Akramul Haque, Chief Executive Officer of the NGO DASCOD, one of eight local partners of NETZ says, "The women are braving the socio-political consequences and climate change effects of flood deforestation and siltation of the rivers. The support we provide is little, but the women utilise it to gain confidence and shape their own fate."

Jotbani union parishad chairman Abdur Razzak Mondol expressed that the government should take the programme as a model and spread it across the country. "The women who did not even have the ability to eat well are now leading entire groups of women. It's unbelievable," he exclaims.

in order to increase their incomes. The programme continues its support to the federations for another three years period to enhance their collaborative capacity. Then the federations run independently. There are at least 220 federations in the country under the livelihood programme so far, since 2009.

Discrimination, malnutrition, deprivation, gender subordination and unexplored productive potentials are not individual problems. Changing them significantly demands social mobilisation and long-term development of self-help and solidarity structures. It is widely claimed that such grass-roots organisations cannot grow within the NGO model. In that sense the livelihood and empowerment programme has established structures together with the persons affected and given the necessary ignition. NETZ has mobilised private donations for this purpose and received funds from the EU, DFID the German Ministry of Development Cooperation, the Development Aid Club Austria and private foundations. The development workers under this empowerment programme and in particular the participating women show that using this for independent development is possible after all.

The livelihood programme, leading to the formation of federations, has helped thousands of women like Rolita Murmu, fight against poverty and re-envision their lives. "We have now raised 10 lakh taka worth of funds from the federation and are planning on introducing a small and medium enterprise initiative in the future," she says. With sheds full of cattle, goats, and poultry, a home yard covered with vegetable crops, and an earthen house inscribed with flowery designs, Rolita and her whole family are now living a life of solvency and happiness.

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Photo courtesy: Sven Wagner

### The livestock solution to poverty

Akhterun, a 55-year-old woman of Borobaria village in Raninagar upazila of Naogaon district, found herself in deep waters when her husband died 16 years ago. He left behind two daughters for her to take care of alone, and a piece of land where they used to live in inside a tin-shed.

She started the day labourers' work of digging earth to survive. Her income was not enough and she had to beg alms to pay for her daughters.

"Digging earth became a difficult task for me as I grew older and was in constant pain. I couldn't manage a household job at that time either. I had no option but to beg," she says.

In a few years, when her elder daughter turned 15, she married her off. But her inconveniences increased one year later when her daughter's husband left her and the woman gave birth to a son at Akhterun's house. She managed to marry off her daughter for a second time, but her second husband denied to accept the son.



Therefore, she took her grandson in to live with her.

One year ago, she married off her second daughter. Even though her second daughter's husband did not seek any dowry during the marriage, a few months later, she started demanding 20,000 taka worth of dowry.

Hunger, pressure and no vision: Under these circumstances, Akhterun joined the network of NETZ livelihood programme just recently and she was provided with the asset

support of two goats in June 2019.

"These goats came as a blessing for me," she says. She had no issue sharing her 80 square feet hut with the two goats. Half of the area belonged to her and her grandson, while the rest remained for the livestock. "I feel no discomfort living with the goats. I hope to increase the number of goats and keep earning from them," she states. And Akhterun is confident to follow the positive examples of the many women before her.

### The honour in borrowing

Anjali Rani Sarker made the firm decision to never borrow again since she was greatly disrespected while taking micro-credit from a NGO years ago. The 35-year-old woman of Ambari Kashipur village in Dinajpur's Parbatipur upazila knew she would face the pressure of paying 125 taka per week for 46 weeks since she had borrowed 5000 taka from a micro-credit offering NGO to purchase a goat in 2008. "I wasn't expecting any disgrace while taking the loan," she says.

Anjali used to earn by crafting ropes and baskets while her husband was a day labourer. On scheduled days of paying off weekly instalments, a collector used to visit her house and stayed until she could pay him.

On one such day, she could not manage her instalment money and her husband was taking a long time to return home. Therefore, she decided to borrow from a neighbour. "I felt so insulted as the collector waited at my house the whole day," she explains. "He



followed me when I went out to borrow, as if I was trying to escape." She managed to pay off all her debt and decided not to borrow again.

In 2010 she came under the NETZ livelihood programme and became a part of an association of other women. She then started generating money and saving some from her own income.

In five years, Anjali along with 414 members of 21 associations in Mominpur union made savings

of around 10 lakh taka and constituted the Mominpur Union Women Development Federation. The federation received additional funds from NETZ and finally recruited their own accountant to oversee their money transparently and began offering loans. "It is our own collective fund. You don't feel disgrace in borrowing from own funds," Anjali says. The members enjoy taking loans and pay off their debts in time as the profit is shared among all members.