

Category: **poor** Initial wealth ranking: **poor** Code: **GRP07**
IDPM FINANCIAL DIARIES: SUMMARIES
Bangladesh: Rural

interview taken by: Saiful Islam, S K Sinha and Md Eakub date: 13 December 2000

Site: Grampur Rastapur

Principal respondent(s): Mrs M, son MI

M is a very poor widow who lives with her teenage son MI. M is deaf. Her son has a growth on his spine which makes it hard for him to work regularly. He was off work and very ill for a month or so in early 2000, when they scavenged food or took meals on charity at an uncle's house. He is unskilled and unschooled and gets work intermittently as a labourer in various local sawmills. M is unable to get work, but sometimes begs and gleans. In the past, before MI was of working age, they had to rely on her begging and some support from her married daughters and neighbours. They have no land except a small homestead plot on which they have two small but well-tended rooms. Their main financial transactions are small interest-free cash and grain loans from relatives and neighbours, occasionally reciprocated at smaller volumes. These are however sometimes very hard to get and in any case are very small. They both struggle to keep some small cash and grain reserves at home. Both of them feel that MFI membership would be inappropriate for them since they could not repay regularly. Despite their obvious penury they feel that this year has been better than earlier ones when MI earned much less and M had to beg more often. At the end of the research year M takes her biggest interest-free loan yet, 500 taka from her daughter, and has many debts outstanding. It is another period of great hardship, with MI off work again.

1. Initial household profile:

Name	Relationship to household head	Sex	Age	Highest school grade	Main livelihood activity/ies (or schooling)	Other economic activities
M	self	f	55	2	home housework	begging
MI	son (M had 3 children altogether)	m	14	none	casual labour	

2. Significant changes to household profile during research year: none

3. Residence: M born close to the nearest small market area, here since marriage in 1976

4. Tenure: M, owner-occupier; one one-room hut (mud wall, old iron sheet roof); one kitchen room (mud wall, plastic sheet roof)

5. Other identities: Muslim

6. Public entitlements: 7.5 kg rice against a VGF [ration] card in October 1999, then the card was taken from her by the Union Chairman, she says

7. Food habits: three modest meals a day: sometimes short of basics

8. Significant assets:

Asset type	Description	Value (if known or estimated)
Homestead Land	0.06 acres in a wealthy homestead	18,000 taka
Farm land (state if irrigated)	none: in dispute with relatives over her deceased husband's land	-
Home (equipment, furnishings etc)	nothing: no furniture	
Livestock	none (not even poultry)	

9. Significant changes to assets during research year: MI bought a 350 taka wrist watch

10. Income pattern:

Household member	Income source	Frequency	Scale	Comments
MI	casual labour	intermittent	30 taka a day: e.g. 280 in 15 days in October 1999, 600 in 15 days in November	works in various local sawmills
M	begging	occasional	small	begs for food and for cash for medicine; less this year than last
M	gleaning	when available	20 kg in June 2000	important food supplement
M	gifts	annual festivals	150 taka; a sari; meat	at Eid

11. Expenditure pattern:

Expenditure item	Scale	Comments
food	e.g. 200 to 250 taka for 15 days	3 meals a day mainly rice and dal; fuel gathered
housing	negligible	
clothing	small	some clothes gifted
education	nil	son never schooled
health	unknown	for medication but not for diagnosis of son's spinal growth; some medication gifted
other / occasional	-	-

12. Financial services/devices used during research year:

Type	Number of instances	Value(s)	Comments
Savings at home	1	300 taka	both M and son try to save
Mud bank	1	140 taka when broken	son MI, secretly: was used in emergency when he had no work
Interest-free loans taken	6	2 to 500 taka	M and MI
Interest-free loans given	3	10 to 20 taka	M and MI
In-kind loans taken interest free	4	1.5 kg rice to 20 kg paddy	from family
In-kind loans given interest free	1	5 kg paddy	to family

13. Cheating: no (apart from land still in dispute)

14. Comments on financial services and devices: MFI loans unsuitable as unable to make weekly payments – there'd 'be trouble', and 'bad words would be said'. Son says 'anyway I wouldn't be able to manage a loan'. Anyway, says M, 'my brother has forbidden it, saying it would be bad for me'.

15. Recording financial service transactions: by memory, not difficult

16. This year compared to previous year: better, because MI earned a bit more and this enabled them to get more interest free loans and for her to beg less. MI now gets half a man's pay instead of a token payment for working.

17. Notable events, opinions, behaviour:

Events: in December 1999 M went to a *shalish* (local court of compromise) to try to get her husband's land back from her father-in-law: he said she'd get no land but he'd pay for treatment for MI's spinal growth. Subsequently he failed to honour this promise in any substantial way and M had to beg for medicine. Later, an uncle gave some cash.

Transaction summary for M OF RASTAPUR (07)

<p><u>Private savings:</u> Saving at home: A: Son saved 100 taka from saw-mill income, early Oct, in an earth pot at home. He similarly saves 50 out of a fortnight's income of 250 in early Nov. Despite many problems in early 2000 M holds on to a secret hoard of 300 taka.</p>
<p>Mud bank: A: Son in late Dec breaks open a mud bank which he had (without telling his mother) been putting coins into, and gets 140, used to cover for zero income while the saw mill is closed.</p>
<p><u>Reciprocal transactions:</u> Interest-free loans (howlats) taken: A: in late Jan M manages to raise a few taka (estimated at 40) through howlats for the son's treatment, and 10 taka from a neighbour to buy food, repaid late Feb.</p>
<p>B: late Feb son Mofizul borrows 2 taka to buy a piece of cake and returns it from saw mill wages.</p>
<p>C: late May she takes 100 taka from her elder married daughter and used it for household expenses. Repaid in the same period.</p>
<p>D: also in late May she took 10 taka from a neighbour, also for household spending. Still outstanding at end of research year.</p>
<p>E: in early Jul she takes 100 taka from her elder son in law to manage food: that fortnight the sawmill owner for some reasons didn't pay MI his wage. Still outstanding at end of research year.</p>
<p>F: in late Sep (our last interview) she took a big loan of 500 taka from her eldest daughter, to cover a period of great stress</p>
<p>Interest-free loans (howlats) given: A, B, C: M gives 10 taka each to three neighbours in early Oct, and one is repaid immediately. The others repay late Nov.</p>
<p>D: early Mar M gives 20 to a neighbour and gets it back.</p>
<p>E: late Apr Mofizul lends 10 taka to a neighbour, getting it back quickly.</p>
<p><u>In-kind loans:</u> In-kind loans taken interest-free: A: in hard times in late Dec 99 M takes 2 kg rice from a neighbour and returns it quickly.</p>
<p>B: early Mar M takes 15 kg of paddy from her son in law. Still outstanding at end of research year.</p>
<p>C: early Apr she takes 1.5 kg rice from a neighbour. Still outstanding at end of research year</p>

(probably now a gift).

D: she borrows 20 kilos of paddy from her daughter, to survive in early Jun; still outstanding at end of research year (may not be claimed).

In-kind loans given interest-free:

A: late Apr she lends 5 kg paddy to cousin Hafez, repaid late May (and used for food).

