

Dimensions of Seasonal Poverty in Greater Rangpur: Learning from the Ground

Ranjan Kumar Guha*

INTRODUCTION

Amidst reasonable progress in poverty situation, eliminating seasonal poverty during late September to mid-November in ecologically vulnerable parts of northern district in Bangladesh is identified as a key component in this poverty reduction strategy paper. Besides inter-year fluctuation of poverty ratio, intra-year fluctuation in headcount ratio between peak and slack seasons is also an important aspect of poverty monitoring. The rural headcount, which was found highest during the second quarter (October–December) and lowest in the fourth quarter (April–June), coincided with the periods of *boro* (crop season) harvest. Related to this is the decline in the purchasing power of the vulnerable segment of people. Seasonal variations in poverty between peak and slack seasons are a matter of importance, especially in the crisis-prone years, with strong implications for public action and risk insurance (Sen 1995). Traditionally, two major periods of seasonal deficits have been identified, one starting in late September and extending up to early November and the other starting in late March and extending up to early May. The incidence of early summer lean season has declined significantly due to expansion of winter planting of rice but the autumn lean season affects widely (Rahman 1995).

Bangladesh is predominately rural. Nearly 85% of people live in rural areas and three-fifths of the rural labor force lives on agriculture directly or indirectly. Decent employment and decent income opportunities depend mainly on the nature of agricultural development.

* Deputy Director, Bangladesh Academy for Rural Development (BARD), Bangladesh

Seasonal scarcity of employment due to cropping cycle (see Matrix 1) and declining purchasing power due to price hike affect the poorest of the poor adversely. Agricultural laborers are main victims of the seasonal poverty, as most laborers lack other skills for survival. Other occupational groups who live from hand to mouth also suffer badly due to lack of employment opportunity, which results from seasonal poverty. It is observed that during the *monga*¹ period, the near-poor, for lack of cash, try to manage their livelihood by cutting on extra expenditures. As a result, other professional groups who rely on the non-poor for their employment generation become victims.

Matrix 1: Cropping Cycle of Major Crops

Paddy	Mar	April	May	June	July	Aug	Sept	Oct	Nov	Dec	Jan	Feb
Aus	■ ■ ■				■ ■ ■ ■ ■							
B. Aman	■ ■ ■								■ ■ ■ ■ ■			
Trans					■ ■ ■	■ ■ ■				■ ■ ■ ■ ■		
Aman												
Local		■ ■ ■ ■ ■							■ ■ ■	■ ■ ■	■ ■ ■	
Boro												
HYV Boro		■ ■ ■									■ ■ ■	■ ■ ■
Tobacco	■ ■ ■ ■ ■							■ ■ ■ ■ ■				
Sowing	■ ■ ■	■ ■ ■										
Harvesting					■ ■ ■ ■ ■							

From the above matrix, it is clear that the scope of employment opportunity for agricultural laborers is almost nil during late September to mid-November. Because of the standing *amon* crop, there is almost no scope for agricultural works and employment during that period. Although there is a scope for sowing *tobacco* in that period, it is quite impossible to employ huge number of unemployed poor in tobacco production as the land under cultivation of tobacco is decreasing day by day. On the other hand, huge supply of labor also decreases the

¹ Seasonal poverty in late September to mid-November

wage rate.

The Bangladesh Academy for Rural Development (BARD) experimented on an action research project, namely Local Level Poverty Monitoring System (LLPMS), to develop a community-based poverty monitoring system (CBMS) with the help of functionaries of local government and local people during 2003–2005 under the auspices of CBMS Network, the Philippines, and the International Development Research Centre (IDRC) of Canada. A database was developed under LLPMS using Natural Resource Database (NRDB), a computer software. A tri-party memorandum of understanding was signed among Power and Participation Research Centre (PPRC), CBMS Network, and BARD for developing the database of some poverty-stricken areas in northern Bangladesh. PPRC collected and processed data and BARD provided support for developing the database. In the meantime, four databases of Kurigram, Gaibandha, Rangpur, and Nilphamamri districts have been developed by using NRDB. The main feature of this database is identification of vulnerable villages and vulnerable households. But first of all, vulnerable villages were identified through a process called Upazila and Union Vulnerability Mapping. Finally, households of several vulnerable villages were interviewed to get clear ideas about their conditions. Under the household survey, 21,332 households of 107 villages were surveyed. This article is based on the experiences gained from the process.

OBJECTIVES

The general objective of this paper is to discuss the various dimensions of seasonal poverty and identify the actions required for solving the problem. The specific objectives are:

- To investigate the causes of seasonal poverty,
- To analyze the socioeconomic profile of the poor who are affected by seasonal poverty,
- To investigate the coping strategy of the rural poor experiencing seasonal poverty, and
- To identify actions required for solving the problem.

Methodology

This paper was written using primary and secondary information. Primary information was collected from individual households while secondary information was collected from relevant books, journals, and periodicals. Household information on six villages of the Kurigram district was analyzed from the database of PPRC. The six villages are listed in Table 1.

Table 1. List of Villages Included in the Survey

Village	Union
Bamandanga	Fulmari
Datbhanga	Char Dhantola
Judurchar	Jadurchar Purbapara
Ramna	Masterpara
Bhurungamari	Char Kamat Angaria(Bashnipara)
Andarijhar	Heldanga

Also included in this paper are feedbacks from elected representatives and officials of the greater Rangpur district made during a workshop on seasonal poverty preparedness. The workshop was held on 2 September 2006 in the Town Hall of Rangpur under the initiative of the Local Government Division, district administration of Rangpur and the PPRC.

FINDINGS

Causes of Seasonal Poverty

Scarcity of employment and food in a specific time is not a new thing to the people of the greater Rangpur district. They are very much familiar with the problem of food scarcity during late September to mid-November. During this period, there is less work in the field hence their purchasing power is lessened. Eventually, their suffering increases

due to scarcity of food. The question is: why does the problem exist? The problem cannot be attributed to a single cause. It has multiple dimensions. Although poverty is a phenomenon related to the capacity of an individual person, it has also geographical implication. River erosion, flood, and poor communication network have implications on the vulnerability of the people. Many people become landless by losing their land every year. The sandy soil in some areas is also a problem in maximizing the potential use of agricultural land.

The *social dimension* of poverty also stems from the fact that a big proportion of people are laborers and land distribution is highly skewed toward the rich. Due to the abundant supply yet low demand for laborers and with the absence of industry to absorb them, wage rate becomes lower during seasonal poverty period. The wage rate of the agricultural laborer in the Kurigram district generally varies from Tk58 to Tk64 during pre- and post-crisis period. During seasonal poverty period (October–November), the average wage rate drops to Tk49 (inclusive of meal). This represents a drop rate of 15 percent during seasonal poverty period and a recovery rate of 30.6 percent during post-seasonal crisis period. The small size of the labor market, the casual nature of employment, and large seasonal fluctuation in employment and in wage rate make the large number of landless laborers weak in bargaining power. Very little benefit thus trickles down to the poor through the agricultural labor market (Hye 1996).

The *individual dimension* of poverty is that people are lacking in diversified skills and farsightedness. Ignorance, illiteracy, sickness, and idleness also aggravate the situation. The *governance dimension* is that there is lack of coordination among the activities of government, nongovernment, and private organizations. Leakage in resource transfer, mis-targeting, and the relief orientation in development programs make it difficult to serve the needy. So, the poverty problem is deeply rooted in socioeconomic conditions and in individual habits. Rahman (2007) identified four facets of people's vulnerabilities to poverty: (i) seasonal drop in agricultural wage rate that affects households primarily dependent on agriculture; (ii) pocket of ecological vulnerability on account of river erosion, flood proneness, and sandy soil; (iii) an unpredictable variation in year-to-year severity of flooding; and (iv) high landlessness and low diversity of livelihoods.

Socioeconomic Dimension of Seasonal Poverty

Poverty Status

As poverty is multidimensional, it is very difficult to capture the poverty situation by just using one indicator. Self-perception method was used to assess the poverty situation in the study areas. Household heads assessed their condition based on their capacity to meet food requirements. Households that face the problem of food supply persistently and occasionally according to their needs were ranked as “deficit round the year” and “sometimes deficit.” On the other hand, households that manage food according to their needs were considered “non-poor.” Two distinct types of non-poor households were identified: breakeven households and surplus households. For analysis, chronic and occasional deficit households were considered very poor and poor, respectively, while breakeven and surplus households were considered non-poor.

Table 2. Poverty Situation in the Surveyed Villages

Characteristics	Frequency	%
Very poor	179	11.9
Poor	590	39.4
Non-poor	582	48.7
Total	1,499	100.0

Source: PPRC *Monga Household Survey 2007*

It was found that 12 percent of households considered themselves very poor and 40 percent considered themselves poor. The non-poor households constituted 48 percent. Characteristics of poor and very poor households reveal that 13 percent of them face the problem of inadequate number of meals round the year while more than one-quarter of them face inadequate meal some months in a year.

Table 3. Experience of Poverty by Poor and Very Poor Households (%)

	Very Poor	Poor	All
Inadequate meal round the year	37.43	5.42	12.87
Inadequate meal some months in a year	22.35	29.66	27.96
Protein deficiency	1.12	8.81	7.02

Source: PPRC *Monga* Household Survey, 2007

Theoretically, households that face the problem of taking food according to their needs some months of a year are considered seasonal poor. For program purposes, households that face food scarcity round the year should be considered in solving the problem of seasonal poverty. Households that experience inadequate meal some months in a year are found higher among poor households (30%) than among very poor households (23%). The problem of inadequate number of meals round the year is higher among very poor households (38%).

Livelihood of Poor Households

Housing

One basic need of people is housing. Normally, a roof material of housing is considered an indicator for poverty study. Due to geographical vulnerability of the areas, ownership of homestead land was considered an indicator for the study. Due to river erosion, some households lost their homestead land and were forced to live in other areas.

More than one-third of very poor and one-fourth of poor do not have own homestead land. These households live on others' land, government land, or roadside and embankment. Some households (13%) who lost their homestead land by river erosion have been forced to live on embankment or others' land. They can manage food according to their requirements and they identify themselves as non-poor households. Experience shows that a household having higher number of earners is comparatively in a better economic position despite its lack of homestead land.

Table 4. Housing Status of Households (%)

Land ownership	Very Poor	Poor	Non-Poor	All
Own	65.92	73.56	87.12	79.25
On others land	22.35	14.41	6.85	11.67
On Khas (government) land	1.12	2.37	0.82	1.47
Squatting on embankment	10.61	9.66	5.21	7.61
Total	100.00	100.00	100.00	100.00

Source: PPRC *Monga* Household Survey, 2007

Ownership of Cultivated Land

In an agrarian society like Bangladesh, ownership of a reasonable piece of cultivable land provides food security. Thus, ownership of cultivable land is an essential indicator for assessing households. Two types of vulnerabilities related to cultivated land were found in the study areas: one is lack of cultivable land and another is inability to cultivate due to sandy soil.

More than two-thirds of households do not have cultivable land. Disaggregated information suggests that 94percent of very poor and 82 percent of poor households do not have any cultivable land. Possession of increased portion of cultivable land lowers the possibility of being poor.

Profession of the Household Head

Profession of the household head is commonly used to assess the welfare of households. Flow of income and stability of source of income of a household can be assessed from the profession of the household head. It is observed that poor households rely on risky and non-remunerative profession that limits their opportunity to earn reasonable income according to their needs. In most cases, it is also observed that irregularity in flow of income compels them to develop survival strategy by losing assets.

Table 5. Distribution of Households According to Ownership of Cultivable Land

	Type of Household (self assessment)			All
	Very Poor	Poor	Non-Poor	
Landless (0 dec)	94.41	81.86	45.89	65.84
Functionally landless (<=.5 dec)	3.91	12.88	17.12	13.88
Marginal (.5–1 dec)	1.12	2.88	15.62	8.87
Small farmer (1-2.5 dec)	0.56	2.20	12.88	7.20
Medium (2.5–5 dec)	0.00	0.17	4.25	2.13
Large (500 dec)	0.00	0.00	4.25	2.07
Total	100.00	100.00	100.00	100.00

Source: PPRC *Monga* Household Survey, 2007**Table 6. Profession of Household Heads**

	Very Poor	Poor	Non-Poor	All
	(N=179)	(N=590)	(N=730)	
Agriculture	1.68	9.66	38.22	22.62
Agricultural labor	47.49	45.93	20.27	33.62
Non-agricultural labor	18.99	13.73	10.27	12.68
Rickshaw puller	9.50	12.20	5.48	8.61
Small trader	1.12	7.12	9.18	7.40
Large trader	0.00	0.51	0.82	0.60
Self-employed	3.91	3.90	3.70	3.80
Service	1.68	3.56	11.10	7.00
Others (old, disabled, begging, housewife, etc.)	15.64	3.39	0.96	3.67
Total	100.00	100.00	100.00	100.00

Source: PPRC *Monga* Household Survey, 2007

Considering the main occupation of household head, it is found that incidence of poverty is higher among households who are dependent on selling physical labor in agriculture, non-agriculture, and rickshaw pulling. Among the very poor and poor households, more than three-fourths and two-thirds of household heads, respectively, are dependent on selling physical labor. It is also observed that dependency on selling physical labor for survival is higher in the study area than in other areas of Bangladesh.

Education

Knowledge gained through education helps to unfold inherent capacity of a person. Deprivation in knowledge inhibits a person from exploring his or her potentiality. Thus, he or she fails to take advantage of the market.

Table 7. Educational Qualification of the Household Head

	Very Poor	Poor	Non-Poor	Total
	(N=179)	(N=590)	(N=730)	(N=1499)
Illiterate	88.27	80.17	66.03	74.25
Can read-write	0.56	0.68	1.10	0.87
Primary education	8.94	11.69	13.56	12.27
Secondary education	1.68	4.92	8.08	6.07
SSC & above	0.56	2.54	11.23	6.54
Total	100.00	100.00	100.00	100.00

Source: PPRC *Monga Household Survey, 2007*

Nearly three-fourths of household heads are illiterate, which suggests that the deprivation of knowledge among household heads in this region is higher compared to the national level. More than four-fifths of very poor and poor household heads are illiterate. As a result, transforming the huge manpower into productive work force is the most important challenge in this area.

Opportunity

People in the disadvantaged section usually lack access to various support services, especially financial resources. Poor networking and little interpersonal relationship with the power structure impede taking opportunity of the different support services. Experience in migration, involvement in NGO activities, and access to loan from the moneylender were considered for assessing the opportunity of households.

Table 8. Opportunity of Households Based on Selected Indicators

	Very Poor	Poor	Non-Poor	Total
	(N=179)	(N=590)	(730)	(N=1499)
Percentage of HH as member of NGO	27.93	34.41	32.88	32.89
Recourse to loan from moneylender	12.85	21.53	9.83	13.88
Recourse to migration	38.55	51.69	38.49	43.70

Source: PPRC *Monga* Household Survey, 2007

One-third of households are members of NGOs and mostly they got micro credit to fulfill their capital requirements. Nearly one-fourth of very poor households and one-third of poor and non-poor households are members of NGOs. The very poor have less access to microcredit. Both demand and supply factors are responsible for poor access to NGO activities. In demand factor, very poor households said that it is very difficult to continue weekly installment from the irregular flow of their household income. On the other hand, absence of homestead land or small portion of homestead land inhibits them from taking home-based, income-generating activities. In supply side, NGO officials face the problem of enrolling the squatter population due to the latter's lack of permanent address. In spite of huge flow of money for micro credit in the rural area, a good portion of households in this area is indebted to moneylenders for fulfilling their emergency needs. More than one-fifth of poor households and 13 percent of very poor households are indebted to moneylenders. Dependency on

moneylenders is lower among non-poor households than among other segments of households. Loans from moneylenders are mostly used for household expenditure, migration cost, house repair cost, and dowry demand. Poor and very poor households utilize their loan for food and house repairs while non-poor households use their loan for migration. Capacity to migrate to other areas creates opportunity to enjoy better livelihood if the migration is rewarding. Tendency to migrate is found higher among poor households. More than half of poor households migrated to other areas compared to more than one-third of very poor and non-poor households.

Table 9. Nature of Migration Among the Migrant Households

	Very Poor	Poor	Non-Poor	Total
	(N=179)	(N=590)	(730)	(N=1499)
One/more members migrated during October–November	39.13	20.98	7.47	17.10
One/more members migrated to relatives'house during crisis	0.00	1.64	2.14	1.68
Full family migrated during crisis	1.45	0.66	0.00	0.46
Migrated for some months in a year	39.13	44.26	38.08	41.07
Migrated at regular intervals round the year	20.29	32.46	52.31	39.69

Source: PPRC *Monga* Household Survey, 2007

Among migrated household members, one-third of them migrate to other areas at regular interval or for some months of a year. This type of migration is followed by seasonal migration during crisis period. Temporary migration is found higher during *monga* among the very poor and poor households while regular migration is found higher among non-poor households. Some problems related to physical inability, aging, financial constraints, lack of information, and poor

networking discourage the household to migrate. On the other hand, lack of opportunity to get involved in respectable profession in own community encourages comparatively the better-off household to migrate.

COPING WITH SEASONAL POVERTY

“Earning members of households travel from one place to another by truck and on the roof of a bus. This is shameful. We want to stop this humiliation.” — A Chairman

“An ant also preserves some foods for winter, so improving our habit of saving is essential.” —A Chairman

Coping with seasonal poverty was found to differ from one area to another. Broadly, two types of coping mechanisms are observed in the affected areas. One is by utilizing own capacity; another is with the help of society and the state. Own mechanism includes selling of labor or crops in advance, selling productive assets, reducing number of meals, switching to inferior food, utilizing savings and migrating to other places of the country, taking loan from informal source, and others. Coping mechanism with the help of society or the state includes depending on relief, joining the relief-oriented programs of the government or NGOs, begging, and others. Coping strategies can further be divided into two groups based on the impact of strategies. Some strategies do not pose any threat of losing one’s future well-being, while some strategies pose further threat to one’s well-being due to increased indebtedness or loss of property. It is observed that some households adopted more than one strategy for coping with seasonal poverty.

It is observed that taking inferior quality of food or less number of meals is a most popular strategy for coping with the seasonal poverty, and 29 percent and 27 percent of households, respectively, adopted it. Migration to other places and relying on government relief are observed as the next popular strategy. More than one-quarter of households in each case adopted the strategies. Other strategies without further liabilities are taking help from NGO, relatives, and the community.

Very poor people have more access to personal help and government help than poor households. Strategies such as changing food habit through taking food of inferior quality and curtailing number of meals are found higher among very poor than among poor households.

Strategies that have a chance of increasing further financial liability include taking loan, selling assets, mortgaging land, selling labor in advance, and others. Of the households, 20 percent took loan from NGOs and 13 percent from moneylenders. More poor households than very poor households used these coping strategies. Six percent

Table 10. Strategies for Coping with Seasonal Poverty by Poor and Very Poor Households in 2006

Nature of Strategy	Very Poor	Poor	All
A. Possibility for further financial liability			
Loan from NGO	16.76	21.19	20.16
Loan from moneylender	7.82	14.24	12.74
Selling temporary asset	3.91	6.44	5.85
Mortgage	2.23	0.85	1.17
Selling fixed asset	2.68	0.51	0.95
Selling labor in advance	0.00	0.17	0.13
Selling domestic utensil	1.12	0.68	0.78
B. Less possibility for further financial liability			
Taking inferior quality of food	31.28	28.31	29.00
Taking less number of meal	33.52	24.92	26.92
Migration	18.99	28.47	26.27
Government help	26.26	25.76	25.88
Relatives house	3.35	1.02	1.56
Personal help	15.64	5.76	8.06
Help from NGO	0.56	0.51	0.52

Source: PPRC Monga Household Survey, 2007

of households sold their household assets to cope with seasonal poverty. Thus, the above analysis showed that government support, household's own mechanism, and community initiative created opportunities to cope with the seasonal poverty in a relatively more positive way.

Participation in Safety Net Program

Transfer of resources through various programs for protecting the vulnerable section of people is called safety net. The Government of Bangladesh has several safety net programs although few programs have significant coverage. Of these programs, 29 are in the *monga*-affected areas. These programs can be broadly divided into three groups: cash transfer, in-kind transfer, and conditional cash transfer. The major safety net programs are Vulnerable Group Feeding (VGF), Vulnerable Group Development (VGD), Primary Education Stipend Programme (PESP), Female Secondary Stipend Programme (FSSP), Old Age Allowance, Widow Allowance, and others. Under VGF, victims of disaster get food support for a specific period of time while under VGD, distressed women get food support along with opportunity to have skills training for a longer cycle.

Table 11. Participation in Safety Net Programs under Government Initiative

	Very Poor	Poor	Non-Poor	Total
	(N=179)	(N=590)	(730)	(N=1499)
Vulnerable group feeding	43.58	39.15	23.01	31.82
Allowance for aged people	7.26	3.22	1.51	2.87
Rice through open market sales	6.15	2.88	1.23	2.47
Vulnerable group development	2.79	2.54	2.05	2.33
Allowance for widow	2.79	1.53	0.55	1.20
School feeding	6.15	6.10	16.58	11.21
Primary Education Stipend Program	7.82	12.88	10.55	11.14
Sanitation: Partial ring-slab support	7.82	17.12	6.58	10.87
Sanitation: Full ring-slab support	1.68	5.25	2.88	3.67
Female Secondary Stipend Programme	3.35	3.56	3.56	3.54

Source: PPRC *Monga* Household Survey, 2007

Among government safety net programs, coverage of VGF is recorded highest as nearly one-third of households participated in the program. This program was followed by school feeding, stipend program of primary education, and sanitation assistance. It is observed that the participation of the very poor and poor groups in the food-based safety net program is higher than that of the non-poor group. In the education and health program, the poor and non-poor have higher participation than the very poor households. Considering that the non-poor have some households that are near poor, the household selection of food-based safety net program is moderately fair. As local government functionaries are involved in the process of selection, targeting efficiency can be further increased by developing a system at the Union Parishad. Considering the coverage of the NGO program, it is found that the prominent program of the NGO sector is microcredit. People in local areas are of the opinion that there is very small opportunity to benefit from microcredit operation during seasonal poverty. People who have invested money earlier in productive income-generating activities can benefit from microcredit during seasonal poverty. Food support is crucial in meeting the emergency need of seasonal poverty.

Consequence of Seasonal Poverty

The economic consequence of seasonal poverty is well known. From the perspective of a household, lower food consumption, frequent diseases due to low-quality food consumption, and low capacity development are regarded as results of seasonal poverty. But food scarcity also has adverse effect on mental health. People are embarrassed during crisis about their vulnerability and helplessness, which lowers their self-respect. As social implication, child marriages and violence against women increase, sometimes resulting in divorce or separation. Squatter or informally settled people usually live on the embankment where social norms and customs are lacking, which reflects a kind of cultural poverty, and people are brought up in a very weak bondage. Eventually, polygamy and polyandry are regarded as common things among the people.

Preparatory Action Required for Solving the Problem

We have to be proactive rather than reactive—An Upazila Nirbahi Officer

Short-term, medium-term, and long-term action plans are required for solving the problem. A short-term plan is required mainly for coping with the upcoming crisis, while medium-term and long-term plans are required to avoid the bad experiences of seasonal poverty and the suffering of people on a sustained basis.

Short-Term Plan

The duration of a short-term plan is one year. Under this plan, the following programs can be undertaken:

1. Preparing a database at Union level: Coordination of government and nongovernment activities especially during crisis situation should be strengthened. Experience shows that government organizations (GOs), NGOs, and private organizations channel huge resources, but uncoordinated efforts make it difficult to ensure optimum use of these resources. A database at the Union level incorporating the information on ultra poor, laborers, and other vulnerable sections of people is essential for serving the disadvantaged during crisis. *Union Parishad* can be given the responsibility of coordination at the grassroots level under the supervision of Upazila administration for avoiding overlapping and duplication of resource transfer.
2. Assessing the actual need: The Upazila and Union Disaster Management Committee should have a pre-assessment of the problem, the resource requirement for solving the problem, and the budgetary implication considering the geographical and household risk.
3. Encouraging crop diversification: Motivating farmers for crop diversification should get priority, specially in introducing maize in affected areas along with ensuring proper marketing facility. Kitchen gardening (pumpkin, gourd, bean, and some other spices) can also be given proper emphasis. Some trees, especially Indian olive tree, can be planted in affected areas.

As olive can be harvested in the *monga* period, the household would benefit by earning cash during such a period. Short-duration rice can be introduced in the areas for harvesting in the *monga* period.

4. Promotion of areas of specific skill: Technical and financial support can be provided to traditional professional groups for promotion of area-specific skills. *Satranji* (a kind of mat) in Rangpur, jute bag weaving, and silk-related enterprises in other areas can be promoted with the development of an adequate marketing infrastructure. Existing skills, such as handicrafts making, can be utilized by giving advanced training and credit support along with developing marketing linkages with the business center.
5. Influencing policy: Some people, especially in disadvantaged areas, can be sent abroad for jobs under government arrangement. For people migrating to other places within the country, they can be provided some support in the form of microcredit to protect them from moneylenders. Distributing rice at a lower price during crisis is another way of reducing their vulnerability.

Medium-Term Plan (for three years)

1. Reducing infrastructure barrier for industry: Infrastructure barriers for industrial development can be removed by taking some policy measures, e.g., increasing electricity coverage, supplying gas, announcing tax holiday for setting up industry, reducing toll of bridge for carrying industrial goods, and others.
2. Strengthening governance: Leakage and targeting problem of public programs can be minimized by ensuring good governance. For maximum utilization of resources, all resources should be transferred in the form of Block Grant to the Union Parishad. This initiative would be of help in undertaking need-based projects and in reducing political influence in implementing programs. The Union Parishad has less freedom on use of resources under special allocation, as it is not consulted during project preparation and implementation.
3. Transforming nature of safety net programs: The relief-oriented

nature of some safety net programs make people relief-dependent. So, inclusion of some works rather than only relief will solve some problem of targeting as well as removing relief mentality. If works are made mandatory the non-poor will be de-motivated. The safety net program for the disabled and disadvantaged group (old, chronically ill, etc.) should be introduced or continued as unconditional resource transfer.

4. Community-based organization: Developing saving habit for meeting the problem is essential. On the other hand, people's awareness about the benefit of networking should be developed. Developing community-based organization (CBO) can help develop saving habit as well as awareness. Ward-wise cooperative or other forms of community organizations may be encouraged to this end. Development programs that encourage changing people's mindset to become self-sufficient can be introduced.
5. Capacity building: Entrepreneurship development in the field of business, cottage, and small-scale industry for boosting rural economy in the areas is essential. For developing entrepreneurs, a package program including training, credit, and market information can be undertaken. There is huge potential for entrepreneurship development in the sectors of poultry, livestock, fishery, and food processing.

Long-Term Plan (more than 3 years)

1. Structure building: Excavation or re-excavation of rivers or canals and making dam or other structure for controlling the current of river are ways of reducing the problem of river erosion. Local people and elected representatives at the grassroots level should be consulted in preparing the structure. Agriculture-based and labor-intensive industries especially banana processing, bamboo and cane industry, can be set up in the area. Private investors can be rewarded for taking this kind of initiative. Developing storage facility to save perishable agricultural products is essential. Physical infrastructure barrier can be removed by increasing networks of rural roads.
2. Development of livestock and poultry sector: People in this

area raise poultry of local variety and there is huge potential for cow raising in *char* areas. Providing technical and financial support for raising poultry commercially and developing linkage with milk processing units like Milk Vitae have huge potential in this area.

3. Development of fishery sector: Some areas have tremendous potentiality for growing lobster especially in Rangpur. Provision of full support to private entrepreneurs can help exploitation of full potential of production in fishery sector. Fishermen can be provided with nets and boats on credit at a very low interest rate with a view to sustaining their status.

Employment Generation Program During Monga

Relief-oriented program should be replaced by some sort of work. —
A UNO

Conventional type of earthwork under the safety net program becomes difficult during crisis due to lack of scope for earth digging as standing crop remains in the field. Thus, finding alternative works during seasonal poverty remains a challenge. Some income-generating activities along with the public works program mentioned below can be undertaken during the *monga* period.

Income-Generating Activities

1. Encouraging goat rearing can be an effective tool for fighting the problem of *monga*. According to a chairman of Union Parishad, a household having at least three goats can meet the crisis situation without help from others. In the *char* area, there is a potential for goat rearing.
2. Existing handicrafts enterprises can be promoted by ensuring marketing facility. Entrepreneurs can take the opportunity of low wage rate in the area. Imparting advanced training and providing other support can improve the existing skill of people in handicrafts making.
3. Early bean cultivation on roadsides may be encouraged.
4. Apiculture in many areas that have adequate water in the ponds may be encouraged.

5. Napier grass cultivation for fodder along with beef fattening can be encouraged especially in *char* areas.

Public Works Program

1. Public works program can be implemented for brick *soloing*, maintenance of *pucca* road, development of *hat bazar*, social forestry, maintenance of educational and religious institutions, and others during *monga* period.
2. NGOs can also support the public works program during *monga* period in consultation with functionaries of Union Parishad. On the other hand, every NGO in the area may develop a reserve fund by retaining a percentage of its income for serving its beneficiaries during *monga* period. NGOs are relaxing the repayment schedule during crisis and this should be continued.

CONCLUSION

Seasonal poverty in greater Rangpur district has a connection with geographical and socioeconomic condition and individual habit. A comprehensive outlook and a holistic plan are required to solve the problem. Although the problem is seasonal (late September to mid-November), it should be viewed in consideration with year-round livelihood patterns of different professional groups and socioeconomic context of every area. On the other hand, development of the poor along with the non-poor should be given priority as the capacity of the non-poor to create employment opportunity is also a determinant factor for reducing the vulnerability of the poor. The local government at the grassroots level, i.e., Union Parishad, should be strengthened for undertaking need-based development programs. A database for every union incorporating the information on household and community vulnerability at village level is a prerequisite for undertaking need-based development programs. The Union Parishad must ensure coordination of all activities by different organizations. Finally, some area-specific income-generating activities can be promoted along with undertaking some public works program for employment generation to reduce people's vulnerability. For reducing geographical vulnerability, river control and development of agriculture-based industry can be given due priority. Meanwhile, the government has taken 100 days employment program with special emphasis on the

poverty stricken areas of Bangladesh. A new variety of rice has been developed which can be harvested in late October. NGOs are providing flexible microcredit for undertaking small enterprises. This way, efforts are focused on different policies that would help develop a long-term policy to address the seasonal poverty issue.

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