

**Vulnerable of the vulnerables: The situation of divorced,
abandoned and widowed women in a Rural Area of
Bangladesh**

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Preface

Empirical evidence point to a causal relationship between the socioeconomic status of individuals and communities and their health. Indeed improvement in health is expected to follow socio-economic development. Yet this hypothesis has rarely been tested; at least it has not undergone the scrutiny of scientific inquiry. Even less understood are the processes and mechanisms by which the changes are brought about.

The Rural Development Program (RDP) of BRAC is a multisectoral integrated programme for poverty alleviation directed at women and the landless poor. It consists of mobilization of the poor, provision of non-formal education, skill training and income generation opportunities and credit facilities. The programme is the result of 20 years of experience through trial and error. However evaluation of its impact on human well-being including health has not been convincingly undertaken.

The Matlab field station of ICDDR,B is an area with a population of 200,000, half of whom are recipients of an intensive maternal and child health and family planning services. The entire population is part of the Center's demographic surveillance system where health and occasionally socio-economic indicators have been collected prospectively since 1966.

A unique opportunity arose when BRAC decided to extent its field operations (RDP) to Matlab. ICDDR,B and BRAC joined hands to seize this golden occasion. A joint research project was designed to study the impact of BRAC's socio-economic interventions on the well-being of the rural poor, especially of women and children, and to study the mechanism through which this impact is mediated.

In order to share the progress of the project and its early results, a working paper series has been initiated. This paper is an important addition in this endeavour. The project staff will appreciate critical comments from the readers.

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Summary

Marriage is the only secure institution the society grants a Bangladeshi women. In a society where male dominated institutions tend to shape the life and role of a woman, the situation of a woman after marriage disruption in most cases may become insecure. Although the possibility of such an insecurity is obvious, not much has been systematically documented in this regard. Lacking also is an understanding of the factor responsible for disruption other than widowhood; nature of problems faced by women afterwards, the coping strategy they adopt, extent and adequacy of the social and institutional support. This study attempted to explore the situation in the light of the above by applying social science methods in Matlab field site of ICDDR,B.

The study area covers 6 villages. In-depth interviews with 18 women were carried repeatedly during January to April of 1995.

It was revealed that in addition to divorce and widowhood, marital disruption also takes place due to abandonment of wife by the husband. Most of the divorces and abandonments took place within five years of marriage. The process of marriage had some role to play in the fate of the marriage. Quick marriages without knowing much about the groom or not caring to know have been prevalent in most of the divorce and abandonment cases. No pattern in the occupation and background of the husbands was observed.

After marital disruption, some women with single status had lived on their own, and some were dependent on others (both parents and in-laws). The living arrangement affected greatly her workload and opportunity to utilize economic avenues open for her.

The social support system has helped some women to recover some of her rights from a broken marriage but on the whole it could not play effective role in case of abandonment. The concept of getting back the *mehr* did not seem to exist, but there were instances where the divorced women got back their dowry either in full or part.

The coping strategies differed from case to case, but the main strategy involved looking for financial opportunities. Absence of regular income source was a big problem for most of them, for which they are sometimes apprehensive to take loans. Source of independent income, however small that be, makes significant difference in the life pattern of a woman. Their workload also discouraged them to try for new ventures even if they had the opportunity. In case of taking loan from BRAC, some of them adhered to be passive loanee. Although afraid to take loan, many of these women participated in skill training and in some instances their single status seemed to be an advantage.

Introduction

Marriage is almost universal in Bangladesh.¹ The patriarchal social system moves a woman socially and physically from her natal home to husband's, shifting her dependence from natal family to husband's.² The most important social status that a woman is given is that of a wife and a mother.³ She is groomed up from her very childhood to be an acceptable wife and daughter-in-law. With less access to education and skills and also for social restrictions, she has fewer economic opportunities and hence virtually no alternatives but to be in marriage and reproduce husband's family line.⁴ Nonetheless, marriage disrupts voluntarily or involuntarily. Under either circumstances, her social and economic security are bound to suffer in the absence of any institutional support.⁵ In a society like Bangladesh, where women in general are constrained, it is obvious that the widowed, divorced, and abandoned ones are in worse condition.

Recently there has been a growing concern about the condition of women in general, and a need for development interventions to alleviate their condition is being felt by all quarters. It is also being realized that mere identification of women as a target group and providing them with one-shot benefits do not solve their problems.⁶ To bring any positive change in the lives of the disadvantaged women, it is essential to form a clear understanding about the problems they have to encounter throughout their lives; otherwise bringing the most vulnerable ones under any interventions will not be possible. For a programme to be most effective for maritally disrupted women, it need to have components to impact on the incidences of abandonment and undesired divorce, and to reduce the vulnerability after marital disruption. Formulation of such a programme can greatly be benefited from knowledge of the process and determinants of abandonment and divorce, the nature of problems one faces afterwards, and the coping strategies she adopts. There is a dearth of understanding of the above situation and the present study sets out to fill the gap.

¹ Bangladesh Bureau of Statistics (1991). 1991 Statistical Yearbook of Bangladesh. Bangladesh Bureau of Statistics, Dhaka.

² Ahmed R and Naher MS (1987) Brides and the Demand System in Bangladesh. Centre for Social Studies, Dhaka.

³ Sattar A and Huq N (1992) Marriage through the eyes of adolescent girls. BRAC, Dhaka.

⁴ Choudhury RH and Ahmed NR (1987) Female Status in Bangladesh. BIDS, Dhaka. Abdullah T (1974) Village Women as I Saw Them. The Ford Foundation, Dhaka.

⁵ Bhuiya A and Chowdhury M (1995) Marital disruption and reproductive outcome in a rural area of Bangladesh. ICDDR,B (manuscript), Dhaka.

⁶ Khan ZR (1992) Women, Work and Values. Centre for Social Studies, Dhaka. Lovell CH (1992) Breaking the Cycle of Poverty: The BRAC Strategy. University Press Limited, Dhaka.

Objectives of the Study

- To understand the situation of divorced, abandoned and widowed women;
- To identify the factors responsible for divorced and abandonment; and
- To examine the adequacy of development programmes, especially of the rural development programme for alleviating their problems.

Materials and Methods

Study area and population

The study was done in some selected villages in Matlab, a rural area in Bangladesh, during the first quarter of 1995 under the auspices of BRAC-ICDDR,B joint research project to study the impact of social and economic development programme on human well-being.⁷

Matlab is a large *thana* (police station - administrative unit below district) of Chandpur district, with a population of about 400,000. It is located 45 kilometres south-east of Dhaka, the capital, in a low-lying deltaic plain intersected by a tidal river, the Gumti and its numerous canals.

As in most other parts of rural Bangladesh, the majority of the Matlab populations are poor. Farming is the dominant occupation, except in few villages where fishing is the main means of livelihood. Most of the households are very poor: nearly half possess no or less than fifty decimals of land and their member(s) sell around hundred days of menial labour a year. The education level in the area is also poor: 39 percent of males and 54 percent of females aged more than six years cannot read.⁸ About 85 percent of the population are Muslim, and the remainder mostly Hindu.

The ICDDR,B has been operating a demographic surveillance system (DSS) in the area for demographic data collection since 1966 to register birth, death and migration. Registration of marriage and divorce has been on since 1975. A team of 110 female community health workers visits every household once in a fortnight to record demographic events. Detail of the data collection system has been reported elsewhere.⁹

Half of the Matlab villages, with nearly 100,000 population, are designated by ICDDR,B as a comparison area without ICDDR,B's MCH-FP intervention programmes. The other half are termed as intervention areas with an intensive MCH-FP programme from ICDDR,B.

The fertility and mortality are declining in both the areas: the decline is sharper in the intervention area than comparison but the levels are still high. The total fertility rates in the intervention and comparison area in 1992 were 3 and 4 respectively. The infant mortality rates in the same year were 90 and 86 per 1000 livebirths in the intervention and comparison area respectively.¹⁰

⁷ Bhuiya A and Chowdhury M (1992) Impact of social and economic development programme on human well-being: a BRAC-ICDDR,B collaborative project in Matlab. Protocol No. 92-028, ICDDR,B, Dhaka. Chowdhury M and Bhuiya A (1995) Socioeconomic development and human well-being: exploring pathways of change, Phase II of the BRAC-ICDDR,B joint project in Matlab. BRAC-ICDDR,B Joint Research Project, BRAC-ICDDR,B; Dhaka.

⁸ BRAC-ICDDR,B (1994) Socioeconomic Development and Health: Baseline Survey Matlab, 1992. BRAC-ICDDR,B Joint Research Project, BRAC-ICDDR,B; Dhaka.

⁹ Cholera Research Laboratory (1978) Demographic Surveillance System - Matlab, Volume 1, Methods and Procedures. D'Souza S (1984) Small area-intensive studies for understanding mortality and morbidity processes: two models from Bangladesh: the Matlab project and the Companigonj health project. In Data Bases for Mortality Measurements, United Nations, New York.

¹⁰ ICDDR,B (1994) Demographic Surveillance System - Matlab: Registration of Demographic Events-1992. ICDDR,B, Dhaka.

In 1992, BRAC a national non-government organization has started its Rural Development Programme (RDP) in Matlab. RDP is a multi sectoral integrated programme for poverty alleviation directed mostly at women from households owning less than fifty decimals of land and selling more than hundred days of menial labour by the household members in a year. The programme consists of organization of the poor, provision for non-formal education, skill training, income generating activities and credit facilities. Detail of RDP and its components in Matlab has been reported elsewhere.¹¹

This study was conducted in six purposively selected villages called Uddamdi, Nabakalash, Nolu, Bhangarpar, Baishpur and Sepoykandi. The villages belonged to both ICDDR,B's intervention and comparison area, and had access to RDP.

Study subjects

All the divorced, abandoned, and widowed women less than 45 years of age were the respondents of the study. In total, 18 women: 5 divorced, 11 abandoned, and 2 widowed were included in the study.

Half the respondents came from Uddamdi, one of the four in-depth study villages with resident researchers, under the BRAC-ICDDR,B joint research project. The other half was from five other adjacent villages mentioned earlier. Socio-economically and culturally the villages are like other Matlab villages.

For the context of this paper, only those women were considered as divorced who were either legally divorced (i.e., with legal paper) or whose divorce was socially sanctioned by *salish* (informal traditional social court). A woman is considered as abandoned, if she has been separated from her husband for over six months, having no contact and receiving no maintenance support for themselves or their children from the husband.

Method of data collection

A list of study respondents was first made from the DSS records. This list was subsequently updated by the investigators with the help of informed villagers and resident researchers. Repeated visits were made to the respondents to complete the information gathering task. During the first visit the first author was accompanied by the resident researchers or other field workers of the project who had acquaintance with the respondents.

Data were collected through in-depth interviewing with a structure in mind. Notes were taken while discussing various issues with the respondents. After finishing an interview the researchers came back to the field station to completely record the information gathered. All the respondents were visited for at least three times. The frequencies of visits were dependent on time taken by the respondents to be open, availability of her time, and completeness of information gathered. Data collection structure was modified as and when necessary in an iterative fashion.

Method of analysis

The case stories were organized to document the process starting from arrangement of marriage to the current state with an account of the quality of married life, process of marital disruption and coping

¹¹ See fn 6 (Lovell) and 7.

strategy adopted after the disruption including issues related to participation in institutional development efforts launched mostly by BRAC. Basic socio-demographic characteristics were also tabulated. To maintain anonymity, the names of the respondents have been changed in presenting the results.

Summary results are presented below and the narrative case studies are in Appendix.

Study Findings

Background characteristics

The mean age of the respondents at the time of interview was 33 years. The average age of first marriage and marriage disruption was 17 and 21 years respectively. All the study respondents but two had living children at the time of interview. Of the respondents seven had only son and three had only daughter(s). Farming was the dominant (four out of five) occupation among the husbands of the divorced women. The husbands of the abandoned women came from a variety of occupational background such as farming, business, driving rickshaw, women trafficking, and mill worker. The demographic characteristics of the respondents and their husbands can be seen in Table 1.

Sixteen of the 18 marriages were arranged by the guardians. The remaining two were the result of love affairs. Dowry was involved in seven of the marriages. Economic condition of the groom's household was relatively better off than brides for nine of the cases. Four of the brides were never been to groom's home.

Table 1. Demographic characteristics of the respondents

Name	Current marital status	Current age	Age at first marriage	Age at marriage break-up	No. of living children
<i>Alo</i>	Abandoned	41	17 years	20 (first time) 35 (second time)	1 daughter 1 son
<i>Banu</i>	Abandoned	31	16	18	1 son
<i>Chobi</i>	Divorced	25	20	23	1 daughter
<i>Dipa</i>	Abandoned	32	07	16 (first time and has been going on in regular intervals)	3 sons
<i>Ena</i>	Abandoned	35	18	23	1 son
<i>Farida</i>	Abandoned	34	16	20 (first time) 32 (second time)	2 daughters 3 sons
<i>Giti</i>	Divorced	27	20	26	1 son
<i>Habiba</i>	Abandoned	37	15	22	1 daughter 2 sons
<i>Ima</i>	Abandoned	33	21	21	1 son
<i>Jobeda</i>	Widow	45	14	21	4 daughters 2 sons
<i>Kajol</i>	Abandoned	30	20	20	No children
<i>Laily</i>	Abandoned	35	16	26	1 daughter
<i>Morjina</i>	Divorced	27	15	19	1 daughter
<i>Nina</i>	Abandoned	26	16	25	1 daughter 1 son
<i>Pori</i>	Divorced	18	16	17	No children
<i>Reshma</i>	Widow	37	15	25	1 son
<i>Shireen</i>	Abandoned	50	17	21	1 son
<i>Tahera</i>	Divorced	39	18	23	1 son

Process of marriage

The case-studies revealed that quick marriages without gathering prior information about the groom were common among the abandoned and divorce cases. Most of the women who were abandoned by their husbands were married off quickly. Meticulous scrutiny of the antecedents of the groom had been compromised in exchange of no/less dowry. Parents also tend to marry off their daughters hastily for the younger the girl, the lesser the dowry, and also to avoid the risk of any pre-marital sexual relationship. In some instances, it has been revealed that parents without a son were keen to look for someone who would stay with them. Specially, in these type of cases, they married their daughter to such boys who had no stable family background, and collection of information about the bridegroom's antecedents was not common at all. We had a case where the young girl was married to a groom from an adjacent village, but even then her parents did not inquire enough about the groom, whereas the whole of the groom's village knew about the peculiarity of the bride and his family background. The consent of the bride to the marriage was rarely been asked in case of arranged marriages, and at times even the mother was either not consulted or listened to in deciding about the marriage.

Girls are disposed off hurriedly like perishable goods

It seemed that presence or absence of dowry dominates the whole marriage initiation process. Guardians of the study respondents tend to compromise to knowing about the groom's whereabouts if less or no dowry is involved. *Banu, Farida, Shireen, Dipa, Ima, Kajol* knew nothing much about the husband before marriage. *Ima* and *Kajol* were married off hurriedly because their fathers were looking for someone who has no family and will take the place of a son by looking after them. *Dipa* was married in her childhood with the same anticipation. The women in question were not involved in the decision making process, however, the consequences of these hurriedly taken decisions will have to be borne by them for the rest of their life.

Reasons for marriage disruption

The case studies revealed some patterns of the contexts in which the disruption of the marriages took place. They were (1) second marriage by the husband, (2) desertion/abandonment by the husband, (3) failure to produce issues, (4) non-fulfillment of the claim for dowries, and (5) physical and sexual abuses of the wife. The contexts were not independent entities rather had a degree of overlapping. Extracts from the selected case studies are presented below to highlight the situations.

Of the 16 divorced and abandoned cases, three of the divorces and a same number of the abandonments were preceded by second marriage of the husband. Remarriages were done on the ground of either failure to produce issues by wife or bring dowry, or reasons not well-understood by the wife.

Tahera, a divorcee, had a happy marriage for the first few years. Her husband started to blame her for not being able to produce an issue, and lost his patients at the third year when she was only 21, and got married. After a year of the second marriage of her husband she got pregnant, and at the second month of her pregnancy her husband married again for the third time. At this point, *Tahera's* parents brought her back and asked for a divorce.

Ena was married to a man who was supposed to go to Saudi Arabia soon after the marriage. He was given a handsome amount of cash at the time of marriage to facilitate his travel. She had a cordial relation with her husband and in-laws and gave birth to a son within two years of marriage. After the marriage her husband went to city to earn money, leaving *Ena* and the child with *Ena's* parents. After five years of marriage her husband remarried and manage to get enough dowry to finally go to Saudi Arabia.

Laily found her businessman husband a difficult man to adjust with. She could not find out what his businesses were. He used to be absent for quite sometime and come back with money. But he used to keep the money himself and physically abuse *Laily* if she wanted anything. Her father told her to leave her husband but she decided to hold her patience. She conceived a child in the second year of her marriage. At that time, she discovered that her husband was involved in woman trafficking. He took *Laily* to the border area to live there; after some months he was caught by the police and put to jail. *Laily* did her best to fight the case with the money she could manage and then waited for her husband to return. After a few months, her husband did return; he promised to turn into a new leaf and took his family with him in search of a better future. In reality, he started for Pakistan. *Laily* suspects that he even had plans to sell her. They were caught by the police upon entering Pakistan. Both she and her husband were put in jail. Later, the Pakistani government arranged to send her back in Bangladesh. It has been eight years and she never had any more news of her husband.

After marriage *Pori* went to live with her in-law's and had good relation with her husband. After a few months, she found her father-in-law's behaviour very confusing, which later resulted in sexual advances towards her. *Pori* told this to her husband but he did not believe her; she got rebuked instead. She found it very difficult to live in that household. She told her mother-in-law. Her mother-in-law not only disbelieved her, but *Pori* was subjected to severe beating. As her father-in-law did not mend his ways *Pori* did her best to convince them. The physical abuses got worse and she could bear no more. At last, she told her parents and they brought her home.

Social support

A woman is deprived of her lawful dues at the time of marriage termination. According to Islamic *Shariah* a woman is entitled to have her *mehr* after marriage and after divorce it must be paid back to her; the social norms and practices ignore this right and even religious leaders seem to be oblivious of this practice. There were quite a few divorces through *salish* but the question of paying back *mehr* never arose. There were *salishes* concerning remarriages of husbands for all the divorced women (except for one); but whenever the husband said that he was ready to provide for all his wives, he was forgiven; a man never is condemned for more than one marriage. His right to remarry is rather approved if he is capable to feed them all.

Remarriage was socially allowed although it caused divorce

All the divorce cases, except for *Chobi*, were initiated by the girl's parents. All the marriages were arranged by parents and dowry was involved in all the marriages excluding *Giti's*. The women got divorced within the first few years of marriage, with one minor child (*Pori* has no children). Although *Tahera* had some problems regarding child, infertility was not the cause of divorce (*Farida* had similar problems at the beginning of her marriage, but she faced abandonment much later after giving birth to four children); rather her husband again married when she conceived. Remarriage has been the cause of divorce in three of the marriages. Excepting *Giti's* divorce, which was within family, the help of *salish* was sought in four occasions. Remarriages were not condemned as long as the husband could feed the wives. However, the *salish* helped the women get back at least their dowry money. But, there was no question getting back her *mehr*.

Salish at times also acted in favour of the woman by getting back her dowry money or some part of it. But the decisions which were more thoroughly imposed were the ones that went in favour of the men.

***Salish* decisions: which ones are implemented?**

The *salish* decided that *Morjina's* daughter should stay with her father. There was no discussion related to *Morjina's* right to see her daughter and she had no news of her daughter ever since her divorce. But when it was decided in a *salish* that *Farida's* husband should pay for the maintenance of her children and he did not act accordingly, there was nothing *Farida* could do.

A woman in rural Bangladesh seldom can exercise any right over productive resources of any kind. The society and religion have sanctioned her much lesser right in her father's property than her brother. We observed that the fathers are very anxious for their daughters and when she faces marriage breakdown, often the father tend to set up separate arrangement for her living before his death. Nevertheless, at the event of widowhood, a woman may lose control over her assets although she may be well within her rights.

Women may inherit headship of the family but they lost control over assets

Jobeda and *Reshna*, both the widowed women had more or less happy marriages. They were placed in better off households: One of them lived with her in-laws, one lived in a separate household. None of them seem to have any complain against their husbands or in-laws. However, after their husband's death, both of them seem to have lost control over the household resources. *Jobeda's* sons were earning .but they were not bothered about their sisters' marriage. *Reshma's* son sold the boat, fishing net and went away to India. *Jobeda* and *Reshma* did not have to pay dowry, but now both of them are very concerned for their daughters. Both the women are earning income of some sort; *Jobeda* took loan, whereas *Reshma* is too afraid to do that. The reason is not the absence of husband, but absence of resources, both human and financial, to fall back upon. Absence of a husband did not hinder the mobility of these women, nor it did act as a barrier to be involved in any development activities. What they lost was the control over assets which made them feel losing out the sense of authority and security although they became the legal owner and the household heads.

Problems faced

The most common problem they mentioned was their financial inability to support themselves and the children for they did not have any source of regular income. They also mentioned their dependence on parents and brothers as one of the problems. Some also mentioned to be constrained as a single woman under the prevailing social norms, which discouraged them from taking any initiatives for their betterment. As a single woman almost all of them mentioned that they lack a male guardian and feel support-less in every-sphere of life. Some with grown up daughters mentioned that they feel insecured with the daughter for they face undue pressure from some members of the society for arranging their early marriage and criticizing their movement in the village. Arrangements of marriage for their daughters was another concern for the amount of dowry a groom's family demands seems to get more and more.

Remarriage of the divorced and widows although not restricted by the society, such a consideration for them is a remote possibility. Dowry demand for a once married woman is also more than an unmarried woman. Remarriage prospects can also be influenced by variety of other factors. *Tahera's* father asked her not to remarry and she intends to keep his words. She holds no grudge, neither for her divorce nor for having to forego any new marriage plans. She thinks her father acted in the best way for her. *Pori* is too young to feel the social pressures and she only feels much happier in her father's house. The remarriage possibility of the abandoned women is further complicated because a remarriage cannot take place without a divorce from the husband of the earlier marriage. The abandoned women have been waiting for years to have their husband back and there is no standard waiting period in practice after which a marriage can be termed as terminated.

Along with the economic insecurity they are burdened with the total responsibility of rearing up the children all by themselves. Sometimes, they need to take help of their children at the cost of their schooling.

Burden on next generation

Alo's daughter is looking for a job, she will not be continuing her studies any more. The sons of *Dipa* and *Habiba* can not go to school regularly because they have to help their mothers in the field and in the shop. *Reshma's* and *Tahera's* sons have dropped out of school to help their mothers. *Farida* had to send her eldest daughter to work; the girl did not want to work and she escaped from that house. *Farida* does not know where her daughter is. Thus the children suffer from the consequences of marriage breakdowns of their parents.

Living arrangement and livelihood

A woman after marriage termination usually reverts back to her parental home. One of the widows was living in husband's house with children, and the other one with mother and own children. Of the 11 abandoned women, seven were living with parents' with children, three were alone with children, and one was at husband's house. All the divorced women in our study were brought back by guardians and mostly dependent on their fathers or their properties. Some lived together with their parents and some were helped to have separate arrangement by their parents. In any circumstances they had to comply with the desire of the parents.

Giti and *Tahera* live in father's households separately, but this has been possible only after their fathers' death. *Giti's* father forbade her to have any relation with her husband and *Giti* herself thinks that she is better off without a husband even in her present financial condition. *Chobi* had no choice of her own and totally dependent on her sister. *Morjina* is resentful towards her father; she now thinks it would have been better to live with her husband's co-wife and be with her daughter.

Institutional support

Despite the difficult plight of the divorced and abandoned women there has not been any institutional support to alleviate their problems. As was revealed from this study that divorce in most cases has been initiated by the husbands or an unfavorable environment is created by the husband compelling the women or their guardians to seek a divorce. The abandonment seemed to be a matter of male whim without any accountability to anybody. Be it a divorce or abandonment the due maintenance support from the husband has always been absent as a matter of rule. The women not only deprived of their due role in deciding about their marriage, their voice has never been heard about the oppression they go through within the marriage, and claim of support from the broken marriage has been an exception than rule.

Maritally disrupted women in the study area did not have any regular source of income and no access to any effective institutional support. It is only recently that BRAC, a national non-government organization, started to operate in the area with an integrated rural development programme. The programme is targeted to very poor households especially women and has activities to organize women groups, raise social awareness, organize skill development training, encourage savings, and provide collateral free loans. Especial vulnerable group development programme for distressed women have also been in place. Additionally, there has been a food for work programme for the most vulnerable women. BRAC also has a para-legal programme, which has been targeted to raise legal awareness about individual rights and family laws.

All the women interviewed in this study had access to the above-mentioned programmes and in fact almost all of them joined BRAC. Nevertheless, only six of them took loan from BRAC to undertake income generation activities. Of the five, only three have been carrying out an enterprise by themselves for income generation and the other three lend the money to somebody else for utilization. The most frequently mentioned reason for not taking loan has been the lack of confidence and resources to utilize the money. One of the them had to discontinue membership for she could not maintain the savings after her father's death. The other woman who took loan but could not make profit for lack of family members to marketing the product.

Because of their lack of financial support it is really difficult for them to meet savings pre-requisites and to carry out any individual endeavour that needs investment and taking risks. Many women are afraid to take loans because they fear shouldering the responsibilities alone. So, sometimes

these women cannot take opportunity of the limited avenues open for them.

For a woman without a male partner, involvement in any type of credit enterprise essentially means that the whole business has to be looked after by her. This implies that the labour cost will need to be paid by her and the market linkages will have to be established by herself. Considering the rural social structure, it is extremely hard for a woman to go for these endeavours lone handed. Often, without financial support and in the absence of a male partner one takes the next best option. Being apprehensive to take active part in credit enterprise, she rather acts as a passive loanee. Many of them are even afraid to take loans. It is important to note that most women are earning either through BRAC's skill training or other jobs.

Direct versus indirect involvement in credit enterprise

Alo and *Habiba* are the only active loanees among these women. *Habiba* earns a good profit from her shop where her son is actively participating. *Alo* has reported to be a loser. She had to use the money for other purpose in crisis. Among the passive loanees, *Ena*, *Nina*, *Farida* and *Kajol* all have felt a sense of security because they can more confidently rely on the persons, usually brothers, who are using loans.

On the positive side, a woman with single status can more easily practice her skills to earn a income than a woman with married status. She has more flexibility in arranging her daily duties and often gets help from family members in disposing such responsibilities as cooking and looking after children.

Income though meagre helps to gain control over life

It was observed from the case-studies that workload rather corresponds with income earning rather than living arrangement. Women who are living separately and working throughout the day can get support from family-members (mother/ sister) for carrying out household chores but woman who have no income have no way out. A woman with earning capability can exercise more control over her life in this respect much more than woman with non-earning status. It is interesting to note that the two women who expressed most helplessness have no income of their own. Although *Morjina* is a BRAC member, she is afraid to be involved in any credit ventures. Even after having to cook and looking after child, *Giti* and *Tahera* do not carry out household duties to the extent *Chobi* and *Morjina* do. Maybe it is not the divorce status, but the total helplessness without resources that adds to their sorry state in a big way.

Although maritally disrupted women are often afraid to take loans, they take part in skill training and quite a handful of them earn their livelihood by practicing these. In contrast to taking loans and investing effort and money, which she does not have in the first place, women with single status prefer to utilize safer economic opportunities such as regular jobs or earning through practicing trainings. It may be easier for single women to practice skill training of any sort than investing on any enterprise.

Skill training: a better option?

Habiba and *Nina* are *shastho shebikas* (BRAC's health worker). *Kajol* and *Laily* are poultry workers. *Ena* and *Shireen* are paravets. *Jobeda* works as a traditional birth attendant. Among the others, *Alo* and *Bann* are CARE earthworker and *Farida* and *Reshma* serve as domestic aids. *Shireen* and *Tahera* work as agricultural labourers; *Dipa* looks after her lands and *ima* earns her living by *kanthe* (traditional quilt) sewing and chick rearing. Their absence of husband and single status in this context let them arrange the household chores according to convenience and rather act as plus-point.

Conclusion

Women with single status are disadvantaged in every stages of their lives. Because of their temporary nature of living arrangements they are sometimes missed by the development agencies. We suggest that they should be regarded as more vulnerable and included in the target group with greater care.

As the financial condition plays such an important role in all spheres, employment opportunity for women needs to be seriously looked into.

The strengths and potentials of single women need to be capitalized on. Further research should be done to find out whether single women are more inclined to take and practice skills and whether their performance are better than others or not.

Women with single status deserve special attention. Apart from its regular credit and skill training programme, RDP can prioritize a number of skill training package especially for widowed, divorced or abandoned women.

In the long perspective, the thing that can help them most is a change in perception. Parents need to be taught about the economic value of a girl child. This kind of change in thinking and living pattern seems to have considerable impact on a child's future life. The importance of marrying them to right persons rather than marrying them off at the first opportunity should be emphasized. Besides helping the vulnerable women, the development programmes can thus attempt to strike at the root of the problem so that girls enjoy impartial treatment and do not become vulnerable at all.

Appendix - Case Studies

Alo - abandoned

Alo's father was a poor peasant with no land of his own. After his death in 1971, *Alo's* mother migrated from Jessore to Uddamdi, her natal home. She used to work in other people's house and with the help from her parents she managed to live on with her two children. *Alo* is the eldest one; she has a younger brother, who now maintains a shop in Dhaka. *Alo* never had any formal education but learnt to read and write from her own interest. She is tall, dark and enthusiastic about many things. Her mother got her married at the age of 17.

Alo's marriage was arranged through a local matchmaker. *Alo's* mother and her in-laws, both approved of the match and no dowry was involved. The bridegroom was a rickshaw-puller. He was the eldest of the three brothers. *Alo's* husband had never been to school. His father, who was a farmer with some land was dead, but his two brothers were earning on a regular basis. It seems that the economic condition and social status of *Alo's* husband's family was superior to *Alo's* own family. One of her brother-in-laws was doing business, while the other was a helper in a bus.

Alo had cordial relation with her in-laws and her husband. She used to visit her natal home quite often although it was 10-15 miles away. After a year of her marriage, she had a daughter. Trouble started brewing when the daughter was only a year old. The people of Uddamdi village accused *Alo's* husband of having extra-marital relationship with a girl of their village. *Alo* did not suspect her husband. However, when that girl was reported missing, the village people charged *Alo's* husband and beat him up. Later the whereabouts of that girl was traced. *Alo's* husband became livid with her as people of her village misbehaved with her. He left her in her mother's place and went to Chittagong to learn to drive a car. *Alo* waited for her husband, thinking he would calm down and take her back. She kept contact with her in-laws and learnt the news of his remarriage. *Alo* took up a job as CARE earthworker and started educating her daughter. When her daughter was in her teens she herself went to her paternal uncles, got her father's address and wrote to him. Her father came back after a long time. He insisted that the rumour of his remarriage was false and started living with them. By this time his brothers had left their paternal home and there was no one in his home. So he lived in Uddamdi and took up the occupation of a bus driver. They lived peacefully for two years and *Alo* gave birth to a son. One fine morning, his other wife came and accused him of bigamy. She filed a case against him and had him put to jail. *Alo*, on the insistence of her daughter paid the fine and made him free. But he went back to Dhaka and started living with his other wife. He maintains no contact with *Alo*. However, when their daughter was residing in Dhaka for a little while, she again made contact and he used to come and see her.

Alo is the sole earning member of her family. With her meager income it is very hard to support two children and educate them. But *Ala* has been educating her daughter who has appeared for her S.S.C this year. There have been quite a handful of problems regarding the girl, and *Alo* feels at loss without a guardian. Recently she has married off her daughter to a young boy who has some land and has studied up to class VIII. The boy has promised to educate *Alo's* daughter as much as she wishes. *Alo* feels that she might not have been compelled to marry her daughter off so soon if there was a guardian. Her brother lives in Dhaka; he comes home on and off as his family lives here.

Alo cannot actively participate in BRAC activities as she has to work all day long. For her daily household chores, she relies very much on her sister-in-law. She took BRAC's loan twice but had not been able to pay back. With the first loan, she bought a goat but it became sick and rather than making profit she had to sell it at a lower price. With thesecond loan, she met her daughter's wedding

expenses. Whenever there is a crisis situation it becomes very hard for *Alo*. It seems she has virtually no one to fall back upon. She is now burdened with a son-in-law as well as her own children. Her daughter is desperately looking for a job.

Banu-abandoned

Banu's father was a poor peasant with marginal land. After his death in 1980s, her mother sold that 3 katha land for Tk. 600 and started working in other people's house. *Banu* is the eldest of two sisters and one brother. Her brother is a rickshaw-puller. Her sister, recently divorced now lives with them. *Banu* never went to school. Driven by poverty, she went to Dhaka to work as a maid servant when she was only 16.

Banu met her husband in Dhaka where she was working. Her husband used to take contract for painting houses and buildings. Theirs was a love-match and no dowry was involved. The people for whom *Banu* was working approved of the bridegroom and arranged the wedding. She was 17 years old when she got married. Neither *Banu* nor did her husband seek the permission of parents. *Banu* visited her mother but her husband never took her in his village. *Banu* never saw any of her in-laws. They used to live in Dhaka quite comfortably.

Banu became pregnant in the second year of her marriage. Her husband sent her to her mother's place with clothes and money to cover the incurring expenses. They parted on good spirit but she never again saw her husband. She was blessed with a son. Her husband never saw him. *Banu* went to Dhaka in search of her husband. She learnt the news of his remarriage but could not meet him. Till now she has not heard from him. She lived with her husband for only two years. Now this lean, dark and hardy lady has to provide for her son as well as herself She is so much disgusted with her husband that she declares herself a widow.

Banu left her minor son in her mother's care and went to work in Dhaka. She used to come on and off to see her son. Her mother informed her about CARE earthwork and she decided to stay in the village to work so that she can be near her son. Her son is now 13 years old, although he appears younger. He studies in class V.

Banu's family consists of her son, her mother and herself. Her sister eats half the month with her and half the month with the brother. *Banu* is the sole earning member of her family. *Banu* cannot actively participate in BRAC activities, as she has to work all day long. For her daily household chores, she relies very much on her sister-in-law. She never took BRAC's loan, as she would not be able to utilize that properly. According to her, she neither has any expertise, nor any time.

Chobi – divorced

Chobi is *Banu's* younger sister. She used to help her mother with household chores from her childhood. She also had no formal education. Her guardians, mother, sister and brother married her off at the age of 20.

The bridegroom lives in a nearby village. He is a farmer with some land. His other brothers are also farmers and they all stay together. *Chobi's* marriage was arranged through a local matchmaker. A dowry of Tk. 3,000 was paid to the groom's family.

Chobi had problems with her in-laws and her husband right after her marriage. Her husband, being the eldest brother isn't inclined to work. He started selling all the things *Chobi* brought with her and

misused the money. *Chobi's* mother-in-law, brothers-in-law and sisters-in-law always used to rebuke her because her husband was sitting idle. *Chobi* rarely visited her natal home although it was quite close; her brother and sister visited her more often. Time and time again they asked her husband to mend his ways but he never listened. In the second year of her marriage, *Chobi* conceived a child. She came to her mother's place to have the baby. After her daughter was born, *Chobi's* husband decided to divorce her.

Banu and her brother arranged a *salish* and it was decided that *Chobi's* husband should give her back the dowry he took. Under pressure from village elders, he was bound to give back the 3000 taka. *Chobi's* brother has bought his own rickshaw with the money. He feeds her 15 days of the month. The rest of the month *Chobi* eats with *Banu*. She, along with her minor daughter are now totally dependent on her siblings.

Dipa – abandoned

Dipa was born in a well-off farmer's family. She was the youngest of three sisters. As *Dipa's* father had no son, he decided to keep at least one daughter near him. He married off two daughters, and looked for a poor well-behaved boy who has no one in the world. He found such a boy and brought him in his house. When *Dipa* was only 6/7 years old she was married to that boy. Neither *Dipa* nor her husband had any schooling.

Dipa lives in her parental home with her husband, three sons and mother. *Dipa's* father left some land and her husband looks after it. On and off he just takes off for several months. Time and time again, he has done these things. The process starts with asking *Dipa* for money. He even asks her to sell land to arrange money. *Dipa* never sold any of her land for this purpose but usually she has to give her husband some amount of money. Her husband grunts at the little amount and just disappears; For several months there is no news and then he returns with promises to rectify himself. This has been going on for the last 10-12 years. All the responsibility falls on *Dipa* and sometimes she has to repay his loans. Her sons are going to school, but her eldest son is very irregular, as he has to take over many duties. Once *Dipa's* husband sold the owner's rickshaw and left the village with the money. But *Dipa* firmly denied to pay back. Now he has returned and working to pay back. There is a rumour that he has remarried but *Dipa* does not believe any other woman would marry him. She is so much disgusted with her husband that she says she would be happy if he remarried and had to support a family. She is apprehensive to take any kind of loan to start any venture as her husband might get hold of the money and misuse it.

Ena – abandoned

Ena's father is a poor peasant with marginal land. He has two sons and two daughters. One of his sons is a farmer and the other is a rickshaw-puller. *Ena* is eldest of the daughters while the other daughter is still unmarried. *Ena* never went to school and she got married when she was 14/15 years old.

Ena's marriage was arranged through a local matchmaker. The bridegroom lived in a nearby village. He was supposed to go to Saudi Arabia in a short while. It was arranged that *Ena* will live in her parental home until her husband gets back. *Ena's* father paid 3,000 taka as dowry.

Ena's husband had mother and unmarried brothers and sisters. His village was only 5 miles away. *Ena* used to visit her in-laws on and off and stay there for a couple of days. She had more or less cordial relation with her in-laws and her husband. After a year of her marriage she became pregnant

and had a son. Her husband was still trying to go abroad. *Ena's* father took care of *Ena* and her son all the while. *Ena's* husband did various odd jobs and never took the responsibility of his wife and son. After 5 years of marriage, he remarried. He got dowry from that marriage and finally, he went to Saudi Arabia.

Ena's father forbade her to go to her husband's place. He arranged a *salish* and it was decided that *Ena's* husband should divorce her and also give her back the dowry he took. Under pressure from village elders, he was bound to give back the 3000 taka. But the divorce procedure was never finalized. Henceforth *Ena* has never heard from her husband; he never came to see his son.

A few years ago *Ena* enrolled in BRAC and later got the training for *paravet*. She now exercises her skill and earns her livelihood. Her son is in class IV. She lives with her parents and unmarried sister. She has taken a BRAC loan, which her brother is using for farming. Her other brother has bought his own rickshaw with the 3,000 taka of dowry.

Ena has relatives in her husband's village and she knows about her husband's whereabouts. She is still hopeful that he will take her back one-day. Although she doesn't have economic constraints, she is willing to live with her husband, even with the co-wife.

Farida – abandoned

Farida's father was a poor peasant with marginal land. She is the eldest of two sisters and one brother. Her brother is a farmer. *Farida* never went to school. At the age of 15 she fell in love with a boy of nearby village. Her parents were much against the relationship and tried to convince her to marry elsewhere. But she was adamant and at last they married her off with that man.

After marriage *Farida* came to her in-law's house. None of her parents-in-law was living. *Farida's* husband had several brothers who lived in adjacent houses but ate separately. *Farida's* husband did not have any regular source of income and used to do odd jobs. In the first few years of marriage the couple had no issue and *Farida's* husband blamed her for this. She was mentally and physically abused. In the third year of her marriage she could bear no more and adopted a baby orphan girl. Her husband was also happy and *Farida* herself conceived before a blissful year had passed: Subsequently, she gave birth to a daughter and later three more sons. But her husband continued his way of life. On and of he used to desert her with no money. He used to come back after months and resume normal life for a few months. His brothers who earn on a regular basis were much irritated with their brother. At such periods *Farida* lived in mercy of her brothers-in-law. As these occurrences happened more frequently the help gradually became less. *Farida* was compelled to ask help from her parents. Her mother and brother have helped her a lot ever since.

Farida's husband remarried a few years back and now lives in an adjacent village. He has children from that marriage and doesn't look after *Farida* and her children any more. *Farida* still lives in her husband's house. She works as daily maid in other people's house. Because of her extreme poverty, her weekly savings is supplied by her brother. She has also made employment arrangement for her children as she alone cannot feed them. Recently, when she was ill, she had to move to her parental home for meeting medical costs was impossible for her. Her eldest daughter(the adopted one) had a quarrel with her regarding working in other people's house. *Farida* had no choice but send her daughter back to the place she was working; the girl went away not telling anyone. She has not heard from or about her daughter any more. *Farida* cannot think of taking loans or improving her conditions by any other means.

Giti – divorced

Giti was born in a well-off family. According to her, her father was an officer in the defense service. She is the eldest of three sisters and one brother. She grew up amidst much affection from her father, who showered all his love when he occasionally came home. She went to school and studied up to class VI. Her whole life pattern changed when the son of her paternal uncle came to visit them.

Giti's uncle lived in a nearby village where he has land of his own. His son studied up to primary level in the school. He sometimes looked after his father's land, sometimes did occasional business. However, his primary occupation seems to be marriage. He used to marry various girls from different villages and leave them in their parent's house. He was already thrice married when he came to visit *Giti's* father. He was attracted towards *Giti* but she did not respond to the advances made at her. He became more and more determined to marry her. *Giti's* parents were totally aghast at the idea. Since he was a relative they could not be rude with him but *Giti's* father firmly refused the proposition of his daughter's marriage. Again and again, he came back to *Giti's* house and at one point started living there. He threatened everyone but that did not work except raising the fears of *Giti's* mother. Then he started to threaten to take his own life. *Giti's* mother started melting towards the boy. She felt that a man's life is much more precious than that of a woman's. *Giti* cannot escape her fate; it will be a sin if the boy committed suicide failing to marry *Giti*. So she was married off with this much-married man at the age of sixteen against the wishes of her ailing father.

Giti's parents-in-law readily agreed to the marriage and no dowry was involved. Since *Giti's* father was sick and her husband also did not show any interest to take her in his village, *Giti* stayed on in her parental home. *Giti* used to visit her in-laws on and off and stay there for a couple of days. She had more or less cordial relation with her in-laws. Her husband did not mend his ways. Even after marrying *Giti*, he married two more times. One of his wives came to live with him in the meanwhile. On and off, *Giti* tried to go and live with her husband. She was always physically and mentally abused. Although her in-laws are quite sympathetic towards her, they said they have given up hope to straighten her husband. According to *Giti*, adjusting with the co-wife was a lot easier than adjusting with her husband. *Giti* conceived in the third year of her marriage and gave birth to a son. Her husband is not at all concerned about his son, let alone supporting for his expenses. Seeing the way *Giti* was being treated her husband, *Giti's* father always tried to persuade her to have a divorce. But *Giti* wanted to hold her patience. This situation went on for a few years. *Giti's* son is now five years of age. Last year, quite suddenly, *Giti's* mother died. Her father who was ill for a long time, also died after a few days. With his dying breath, he made *Giti* promise to sever all relationship with her husband, as this will only bring her tears all through her life.

Giti has now decided to obtain a divorce from her husband. Her husband has not yet agreed but she is adamant this time. She is now looking after her brother and sisters. There is absolutely no income source for their family. Her brother has gone to Dhaka to look for a job. *Giti* is trying her best to collect her father's pending pensions. She is required to go to Matlab proper at least twice a week. Her neighbours criticize her. She became a VO (village organization) member of BRAC but has now backed off as after her father's death, she cannot meet the requirement of weekly savings. She is getting all her foodstuff on a loan from a local grocery on the hope of recovering the pension money and pay back.

Habiba – abandoned

Habiba was born in a well-off farmer's family. Her father used to cultivate in his own land. She is the oldest of two brothers and five sisters. She led a happy childhood and went to nearby school. She

studied up to class V. Her parents arranged her marriage when she was 15 years old. Her marriage was arranged through a common kin and no dowry was involved except for the gold ornaments.

The groom's family consisted of his father, mother, and several brothers. His father and brothers, all worked in a mill. At the time of the marriage, he was doing seasonal business. He had studied up to S.S.C and failed in the final exam. Later, he also got a job in the same mill.

Habiba found her new household a little different from her own one; but she had no problem in adjusting with her in-laws. Her husband's village was about one and a half miles away. and she used to visit her parental home very regularly.

Habiba was happy with her husband. She gave birth to three children, two sons and a daughter. Her husband was quite religious and often used to visit *pirs* and *fakirs*. One day, after seven years of marriage, suddenly her husband disappeared. *Habiba* as well as her in-laws were very worried. They looked for him in all possible places; but could not find any news. Months later, a neighbour saw him in Sylhet, in the *mazaar of Shah Jalal*. His brothers went to bring him back, but he doesn't seem to remember anything, and does not want to come back. Even his son failed to persuade him to bring him home. Every now and then, either his brothers or his son goes to see him. He appears to have no more interest in family life.

After the initial year of separation from her husband, *Habiba* came back to her paternal home. She still has good relation with her in-laws. Her brothers-in-law often visit them and bring gifts for the children. Her current household consists of her father, one unmarried sister, one married brother and his family, her children and herself.

She joined as VO member when BRAC established their programme in that region. She got the training of *Shastho Shebiku* and earns her own living. She also took loan for a shop, which she has set up, in front of her house. She rarely sits in the shop although she herself claims to manage it. In reality, her son is looking after the shop. Although the shop is running quite well, her son's academic career is at stake. He is in class V and not likely to continue his studies any more. *Habiba's* daughter is in class III and the youngest son is in class II. *Habiba* does not pay her father or brother any regular amount to meet the expenses for herself and her children, but helps them when needed. She manages all the other costs except for food for herself and her children. She is quite optimistic about her future.

Ima – abandoned

Ima was born in a poor family. She was the youngest of three sisters. As *Ima's* father had no son, he decided to keep at least one daughter near him. He married off two daughters, and looked for a boy who will be willing to remain with them. He met a young man who was doing business and liked him very much. The boy had nice manners and the whole village approved of him. He said that his parents had died and he had no one in this world. *Ima's* father did not try to know more about him. He decided to marry *Ima* with this man.

Ima never went to school. She was married when she was only fifteen years old. Her husband moved in her paternal home. He had very good relation with all her family members and they all liked him very much. *Ima* herself was very happy with her husband. After three months of her marriage, *Ima's* husband went to Dhaka to buy clothes for his business. He never returned.

Ima and her family knew no one who they could ask about his whereabouts. They could do nothing but wait. *Ima* found herself pregnant and gave birth to a boy. Her son is now ten years old. She has not

yet heard anything about her husband.

Ima lives with her parents with her son. She is a BRAC VO member and has taken loan for chick rearing. She also stitches *katha* and mats to earn money. Although she is trying her best to earn a living and put less pressure on her poor father, her venture has not been that successful. The chicks need to be sold just after they are two months old; otherwise it costs more to feed them than the profit. As *Ima* has no one to help her to sell her chickens, she is entirely dependent on the BRAC staff. According to her, they help her all right, but not in proper time. She has not made any significant profit. Sometimes meeting weekly savings is difficult for her, now the weekly loan repayment has added to her problems. She feels she was better off before taking the loan. Now rather than making any profit, she needs to take money from other sources for loan repayment. She is apprehensive to take any kind of loan any more.

Jobeda – widow

Jobeda was born in a poor family. She had two brothers and two sisters. She never went to school. She was married at the age of fourteen. Her husband was a great deal senior to her. He had another wife whom he had divorced. He was working in a mill. The household of *Jobeda's* husband consisted of his father, mother, and several brothers. His brothers moved away and established separate households when they got married, but *Jobeda's* parents-in-law lived with her all along.

Jobeda's parental home was nearby and she used visit there quite often. She did not have much problem with her in-laws and was quite happy in her marital life. She gave birth to four daughters and two sons. Her husband is reported to have been killed in the liberation war. Her youngest child was only a year old at that time.

Jobeda continued staying in her husband's house. According to her, she never even thought of going back to her natal home. Her husband had married off the two eldest daughters. But she had to struggle hard to rear up her sons and the two younger daughters. She had to manage from the little land her husband left her; her brothers-in-law also helped her. She also acted as a birth attendant.

Both *Jobeda's* sons are now earning. The eldest one works in Dhaka. He has married and his wife and children live in the village. The youngest son looks after the land. *Jobeda* is very dissatisfied with her elder son's behaviour. He does not send money regularly to his mother. She suspects that her daughter-in-law gets a regular flow of his income. She does not even know what his job was or how much he is earning. She finds her sons unconcerned about their sister's wedding.

Jobeda's older daughters were married in a tender age and they received no schooling. But *Jobeda* has educated her younger daughters. One has failed in the S.S.C. and the other is studying in class IX. She is very worried about the future of her daughters. The dowry price has gone up so much that it is impossible to meet the expenses without selling the land. According to her, she needs at least 40,000 to 50,000 taka to marry off each of her daughters. Her sons would not allow her to sell land but they are not eager to make any alternative arrangement for their sister's wedding.

Jobeda has her own income from chick rearing and working as traditional birth attendant. She is very concerned what will happen to her daughters if she dies. She is saving all the money for her daughters' wedding. She is very eager to find her daughters some job so they can be self-sufficient.

Kajol – abandoned

Kajol was born in a poor family. She was the youngest of two sisters and a brother. As she was her father's favourite, he decided to keep her near him. He looked for a boy who will be willing to remain with them. He met a young man who was doing business of raw materials and liked him very much. The boy had excellent manners and was liked by the whole village. He said that his parents had died and he had no one in this world. *Kajol's* father did not try to know more about him. He decided to marry his daughter with this man.

Kajol never went to school. She was married when she was only fifteen years old. Her husband moved in her paternal home. He had very good relation with all her family members and they all liked him very much. She herself was very happy with her husband. After two months of her marriage, *Kajol's* husband went to his village home with promises to return soon. He never returned.

Kajol and her family knew no one who they could ask about his whereabouts. They could do nothing but wait. It has been eight years and she has not yet heard anything about her husband. According to her, during her brief marital life, they never even quarreled.

Kajol lives with her parents. Her brother who has married now eats separately. For years, her parents are planning to arrange marriage for her. The dowry demands are so high that they had not been able to manage so far. She is a BRAC VO member and has taken training as poultry worker. She gives vaccine to chicken and ducks. According to her, the earning is meager. She has taken a loan of 3,000 Taka from BRAC for agriculture. Her brother is using the loan and the repayment responsibility is his. She cannot help her father for her own expenses. Her earning is only enough to manage her other expenses and meet the weekly savings. She is planning to buy a cow with her savings.

Laily – abandoned

Laily's father was a poor farmer with marginal land. She was the eldest of two sisters and a brother. She never went to school. She was married when she was only sixteen years old.

The groom lived in an adjacent village. He had no family of his own. He did various seasonal businesses. At the time of the marriage, he seemed quite solvent. He had no schooling to speak of. He himself came to *Laily's* father and asked for her hand in marriage. *Laily's* father readily agreed and no dowry was involved.

Laily found her husband a difficult man to adjust with. She could not find out what his businesses are. He used to be absent for quite sometime and come back with money. But he used to keep the money himself and physically abuse *Laily* if she wanted anything. She had to manage the expenses herself, working at other people's house and taking help from her father. Her father told her to leave her husband but she decided to hold her patience. She conceived a child in the second year of her marriage. At that time, she discovered her husband was involved in girl trafficking. He took *Laily* to the border area to live there; after some months he was caught by the police and put to jail. *Laily* did her best to fight the case with the money she could manage and then waited for her husband to return. After a few months, her husband did return; he promised to turn into a new life and took his family with him in search of a better future. In reality, he started for Pakistan. *Laily* suspects that he even had plans to sell her. They were caught by the police upon entering Pakistan. Both she and her husband were put in jail. Later, the Pakistani government arranged to send her back in Bangladesh. It has been eight years and she never had any more news of her husband.

Laily returned to her natal home. Initially, she used to live with her parents with her daughter. She became a BRAC VO member and took training in poultry vaccination. She is a very active member of BRAC VO. Her daughter is now in non-formal primary school of BRAC and she has high hopes of educating her. Although her income is not yet sufficient to establish a separate household her father has built her a house of her own. He is very much afraid what would happen to *Laily* when he dies. He wants to give her share of property before he dies so that his sons cannot do otherwise.

Laily claims that she can manage her living on her own, perhaps with difficulties, but she is a lot happier than she was before.

Morjina – divorced

Morjina was born in a poor family. Her father is a poor farmer with no land of his own. She was the youngest of two sisters and a brother. She never went to school. She was married when she was only fifteen years old.

The groom lived in a nearby village. His family consisted of his father, mother, brothers and unmarried sisters. His family was quite well off. At the time of the marriage, he was involved in agriculture. He had studied up to primary level.

Morjina, shy and docile, did her best to adjust with her in-laws. Initially, she had good relation with her husband. She had a daughter in the second year of her marriage. In search of better job, her husband left the village. *Morjina* used to visit her parental home regularly and her parents also visited their daughter often.

Her husband did various odd jobs in various cities and in between came and stayed in the village. After five years of her marriage, her husband came with his new wife. *Morjina* was heart broken but her in-laws accepted the new bride. *Morjina's* parents were very annoyed and they took her in their home. They called a village *salish*. *Morjina's* husband said that he would keep both his wives. But *Morjina's* parents were against the idea. They initiated the divorce procedure. In the question of the custody of the child, the *salish* chose the father.

Morjina's husband now lives in Chittagong with his new wife, children from that marriage and with *Morjina's* daughter as well. It has been more than five years, *Morjina* has not seen her daughter or heard any news of her. She never know when and if her daughter visits her paternal grand parents' village home. She is not sure whether her daughter still remembers her or not.

Morjina now lives in her parental home. Her brother has married and moved out. She is a VO member in BRAC, but apart from the weekly savings, which is provided by her father, she does not actively participate in anything else. She used have her own chickens in her husband's house, but according to her there is no ample space in her parents' house. She did not receive training of any kind. Neither did she take any loan. She is apprehensive that she cannot learn any skills and do not have the expertise or helping hands to make success of any credit enterprise. She is so distressed that she has given up hope on everything.

Nina – abandoned

Nina was born in a poor family. Her father had a small shop of his own. Her mother makes and sells herbal medicine. She was the youngest of two sisters and four brothers. She never went to school. She was married when she was only fourteen years old.

After marriage *Nina* went to live with her in-law's. The groom lived in a nearby village. His family consisted of his father, mother, brothers and one married sister. His family was quite well off. At the time of the marriage, he worked in a mill. He had studied up to primary level. He was senior to her by many years. A dowry of 3,000 Taka was involved in the wedding. There were also promises of gold ornaments and a house, which her father could not provide.

Nina found her husband a bit moody and irresponsible and her in-law's difficult to adjust with. She used to stay in her parental home quite often. In the second year of her marriage, *Nina* gave birth to a daughter. In the meanwhile, her husband lost the job he had. As he did not have any regular source of income he started doing odd jobs. More often he did nothing and depended on his parents. He also started pressurizing for dowry demands. *Nina's* parents brought her back home and also invited her husband to stay with them till he found a job. Things took a worse turn when *Nina's* father-in-law died, leaving his house to his son-in-law. According to *Nina*, her husband did not try enough to get a job; he could not stick to anything for long. *Nina* gave birth to a son three years later than her first child in her parent's house. Her husband still failed to provide for his wife and children.

Nina joined BRAC and took training as *Shastho Shebika*. She also took training as poultry worker to vaccinate chicken and ducks. According to her, the earning are not enough to maintain her family. Her brothers helps her every now and then; the one who is living in an adjacent household even provides the weekly savings. All her brothers have married now and eats separately, living nearby. *Nina* decided to try her luck once again. She took a loan of 3,000 Taka from BRAC and bought a boat. Her husband started doing work again and all her family were very happy. But barely three months passed, when he did not want to do the job any more. *Nina* tried to persuade her husband, but it was of no avail. One fine morning, he just disappeared. Several months have passed and no one has heard from him ever since. *Nina* does not what to do. She has to go on paying the weekly loan repayment but the boat is idle. She may have to sell the boat to repay the loan and lose out her hard earned money.

Pori – divorced

Pori was born in a poor family. Her father is a boatman. She is the eldest of four sisters and one brother. She was attending BRAC NFPE school. With so many mouths to feed with his meager income, her father married her off when she was only sixteen years old.

The groom lived in a nearby village. His family consisted of his father, mother, younger brothers and sisters. His family was quite well off. At the time of the marriage, *Pori's* husband was a rickshaw-puller. He had studied up to primary level. He was senior to her by many years. He had married three times before this marriage, all his marriages ended in divorces. A dowry of 3,000 Taka was involved in the wedding. Her father also promised to build a house which would cost about 4,000 Taka.

After marriage *Pori* went to live with her in-law's. As her parental home was nearby, she used to visit there quite often. At first, she tried to adjust in the new household. Initially, she had good relation with her husband. After a few months, she found her father-in-law's behaviour very confusing. Then he started making sexual advances towards her. *Pori* told her husband but he did not believe her; she got rebuked instead. She found it very difficult to live in that household. She told her mother-in-law. Her mother-in-law not only disbelieved her, but *Pori* was subjected to severe beating. As her father-in-law did not mend his ways *Pori* did her best to convince them. The physical abuses got worse and she could bear no more. At last, she told her parents and they brought her home.

Pori's parents tried to make peace with her in-laws but they were non-responsive. They arranged a *salish* in *Pori's* in-law's village. They learned that all the other wives of *Pori's* husband had left for

this very reason. The village elders were also very angry and they decided to beat *Pori's* husband and father-in-law. The decision of divorce was taken at that *salish* and the village elders made *Pori's* in-laws return the dowry money.

Pori is now back in her parental house. She has again enrolled in BRAC NFPE school. Her brother is working in a small shop. Her father is in a worse economic as well as mental condition than before.

Reshma – widow

Reshma's father was a poor fisherman. She was the eldest of three sisters and two brothers. She never went to school. She was married when she was only fifteen years old.

The groom was also a fisherman. He had married once before but his former wife died leaving a son. He had his own boat and fishing net. He had to pay 500 taka to *Reshma's* father as *Kanya pan*. At the time of the marriage, he was quite solvent. He had no schooling to speak of.

After marriage *Reshma* came to her husband's house. None of her parents-in-law were living. Her husband had several brothers who lived in adjacent houses but ate separately. She rarely visited her parental home as it was quite far off. She was happy with her husband. She had cordial relation with her step son. She herself had one son and one daughter. After ten blissful years of marriage, *Reshma's* husband passed away suffering from disease.

Reshma's step son took over his father's occupation. Her own children were only seven and four years old at that time. *Reshma* used to work seasonally for paddy processing. Together with her step son she could manage her family quite well. According to her, neighbours and other people started advising her step son that he was a fool to feed his step mother and her children. The relation with her step son started to get strained and one day he sold the boat and fishing net and went to India. *Reshma* came to know of the situation much later. She still stayed in her husband's household and tried to maintain her living from her own earning. Her house was washed away by the flood 2 years ago and she had no choice but to move back to her parent's place.

Reshma now lives in her parental home. Her brothers are married and moved out. She has another unmarried sister whom her father is trying to get married. It seems that the practice of dowry is reversed among their community and now her father has to pay the groom quite a lot of money. She tries to manage the expenses of her children and herself, so as to put less pressure on her father. She earns her livelihood working at other people's house; she gets 2 seers of rice for each working day.

She is a VO member in BRAC, but apart from the weekly savings, she does not have time and courage to actively participate in anything else like training or credit. Her son has taken up their family profession and has started to earn. Both her children were going to BRAC NFPE school and although her son has dropped off due to economic pressure, she has high hopes concerning her children.

Shireen – abandoned

Shireen was born in a poor family. Her father used to work in Dhaka; occasionally he came to see his family who lived with his brother. *Shireen* was the eldest among five sisters. She never went to school. Her paternal uncle got her married at the age of 17.

Shireen's marriage was arranged suddenly by her uncle. He did not even seek her father's permission. *Shireen's* mother was unwilling but he did not pay any heed to her. She was married off to a much

married man, much older than her. The groom was supposed to be a *fakir*. He had five former wives. He married at least five more times after marrying *Shireen*.

Shireen's father was very angry with his brother regarding the marriage. He told her to leave her husband but all the other family members including her mother discouraged *Shireen*. She found it very difficult to adjust in her in-law's household, especially with her co-wives. Her husband was ill-tempered and a debauch. *Shireen* found his habit of marrying again and again quite repulsive. She was always physically and mentally abused. She conceived a child in the second year of her marriage and gave birth to a son. After a year she could bear no more and came back to her parental house.

It has been long eighteen years. She is not sure whether it was a proper divorce or just a separation; she doesn't seem to care. She brought up her son, working hard in other people's house and doing whatever job was available. She joined BRAC and took training as poultry worker.

Shireen's parents are dead now and her sisters are married. She lives alone in her natal house. Her sisters often come to visit her and try to help her. Her son works in a car garage in Dhaka. He doesn't come to visit her nor send any money. *Shireen* is heartbroken by her son's behaviour.

Tahera - divorced

Tahera was born in a well to do family. Her father used to work in the city and his family lived in the village. *Tahera* was the youngest of her two brothers. She never went to school. Her father got her married at the age of 17.

Tahera's marriage was arranged through a local matchmaker. It went through smoothly amidst much prompt and splendour. Gold ornaments and a radio were given as dowry. *Tahera's* in-laws had land of their own and her husband was a farmer. He was the eldest brother of his family. *Tahera's* husband had never been to school.

Tahera had cordial relation with her in-laws. She used to visit her natal home quite often although it was 10-15 miles away. Initially, she had good relation with her husband. In the first few years of marriage the couple had no issue and *Tahera's* husband blamed her for this. She underwent all types of treatment possible. In the third year of her marriage, her husband remarried. She was mentally very distressed but did her best to adjust with co-wife. After a year, she herself conceived. When she was two months pregnant her husband married again. *Tahera's* parents brought her back. They called a village *salish*. *Tahera's* husband wanted to keep all his wives. But *Tahera* and her father were very annoyed at the fact that he had married again after *Tahera* was with child. They initiated the divorce procedure.

Tahera gave birth to a son in her natal house. Her husband has not yet seen him. There is absolutely no contact with him. Initially, she used to live with her parents with her son. Although her income is not yet sufficient to establish a separate household her father has built her a house of her own. He was very much afraid what would happen to *Tahera* after his death. He wanted to give her share of property before he died so that his sons cannot do otherwise.

She became a BRAC VO member and had her son enrolled in BRAC NFPE School. Her brothers are farmers and not well-off. They eat separately after their marriage. *Tahera's* economic as well as mental condition has deteriorated a lot since her father's death. She is doing her best to bring up her son, working hard in other people's house and doing whatever job is available. She has been bound to take help from her son and hence he has dropped out of school. She has no training and is apprehensive to take any kind of loans.