

Provisional Community Profile

TELKUPIGAON

Prepared by
The WeD-BIDS Team

July 2004

I INTRODUCTION

Telkupaigaon is a traditional village representing a typical rural area in the north-west Bangladesh which is the major food producing region of the country. Though well connected with the district town through well developed road communication, the village remains to be a remote one, not only in terms of physical distance, but also in terms of socio-political remoteness. Modernisation has been rather slow in the village. Agriculture still dominates with a mode of production which in many ways remains feudalistic in nature.

Physical Overview

The whole of the village Telkupaigaon constitutes Ward No. 4 of Fazilpur Union under Dinajpur Sadar Upazila. The village is located 17 kilometres away from the Dinajpur district headquarters. From the Dinajpur town, bus and *tempoo* (auto-rickshaw) are the main means of transportation. Bicycle, rickshaw and van are also widely used. The office of the Union Parishad is situated at Raniganj Bazar, the major market place for the villagers situated 2.5 km away from the village. From Raniganj Bazar, two main roads lead into Telkupaigaon. One of the roads goes straight to the east towards the village and the other goes northwards and curves eastwards to the village. Along the latter road, there is a small informal market named Ghutaibazar where the villagers have 3-4 shops.

Village: Telkupaigaon
Ward No. 4
Union: Fazilpur
Upazila: Dinajpur Sadar
District: Dinajpur

The village is divided into more than 15 *paras*, which are clusters of a number of households. Most of the *paras* are directly connected by *kacha* (mud) road to either of the two main roads. Few are connected through other *paras*. The road along the northern side is fully paved and the other road along the southern side is partly paved. Quite a number of culverts are there along all the roads (the *pacca* and *kacha* ones). Two bridges are at the southeast and the southwest corners on the canal running along the south and west of the village. Most of the *paras* do have electricity. The ones who don't have are either unwilling or cannot afford to pay the minimum bill that is required to maintain the electricity connection.

A canal (famous as Dudhiar Dara) runs along the east and southeast sides of the village. Apart from this canal, there is no large water body in the village. However, more than three hundred ponds spread in the village. The common graveyard is just outside the village. In the village, however, there are *para* based and family based graveyards.

People

The total population of the village is estimated to be around 3000 considering the number of households which is 560. Most of the households are clay built with either tin shade or straw roofs. Brick built houses are rarely seen the number being not more than 20. Some of the clay houses are very well designed and well decorated. Straw houses are hardly present. Each of the *paras* has around 40 households on an average. While there is a mixture of types households (nuclear, extended and joint), the nuclear ones dominate. Three fourths of the population of the village are Muslims and the rest are Hindus. The Hindus are concentrated in 3-4 *paras* of the village.

History

History of the village is more or less available since the British Rule when the whole of Dinajpur (including the portion in India) was ruled by the *zamindars* famous as the Maharaja of Dinajpur. Since then all the historical events (e.g. the partition, the independence of Bangladesh) have had their influence in determining the course of the history of Telkupaigaon.

Major Trends of Historical Significance in Telkupaigaon

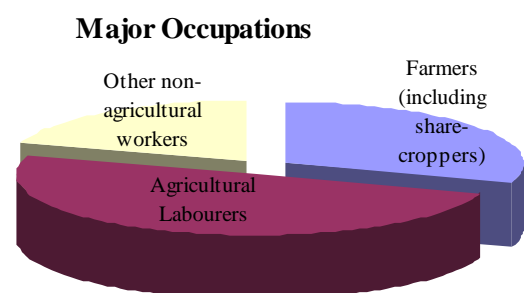
The emergence of the Bangals	The Bangals first came in the village in the early years of the 20 th century. The first Bangal settled in the village by marrying here and purchasing 150 acres of land. This is a very important event in the history of the village as it marked the starting of the domination of the Bangals. Now the Bangals are the most powerful kin group in the village.
The Partition and abolition of <i>zamindari</i> system	The partition of the sub-continent into India and Pakistan on the basis of religious majority in 1947 caused a huge migration. A lot of Hindus migrated to India and from India came a lot of Muslims. The partition was soon followed by abolition of <i>zamindari</i> system which led to further migration of the Hindu landlords from this locality. This has significant implications on the redistribution of land in the village.
Hindu-Muslim Riots	The Hindu-Muslim riots that took place again caused another huge migration of Hindus to India and influx of Muslim 'exchange parties' into the village. In fact, migration continued over the whole period of Pakistani rule until 1971.
War of Liberation in 1971	Though the villagers did not participate directly as freedom fighter in the War of Liberation of 1971, they cooperated the freedom fighters in many ways and as a consequence were attacked by the Pakistani army several times. Many people, particularly Hindus migrated to India again during the war many of whom did not return back.
Emergence of HYV Paddy in the 1980s	When the HYV paddies were introduced in the 1980s, it had a huge impact on this agricultural village. The new varieties not only came with huge amounts of harvest, but also introduced the farmers with new inputs and new practices.

II MATERIAL RESOURCES

Land as the principle determiner of economic wellbeing in Telkupigaon plays a pivotal role in the distribution of material resources among the villagers. While agriculture is the major source of income for most of the villagers, few other occupations prevail. NGO-run savings and credit activities have, over the last decade or so, become an important factor in determining the material wellbeing of the villagers.

Occupation and Employment

Agriculture is at the heart of all economic activities in Telkupigaon. The majority among the villagers is in some ways related to agriculture. However, genuine cultivators are less in number. Rather the agricultural labourers dominate in numbers. They count for more than half of the population. Farmers (including the sharecroppers) are the second major occupational category. Farmers, who own some land and at the same time sharecrop others' land, are quite significant in numbers. Less than a quarter of the population are engaged in some occupations not related



to agriculture. Among these people are mill worker, transport workers, garments workers working outside the locality, professionals, small traders, and household labourers etc. The pure agricultural labourers also do engage themselves in other activities during the lean season when they do not have work in agricultural plots.

Apart from these major mainstream occupations, there are the ones that require special skills. In Telkupigaon, the inhabitants of a *para*, the Baishyamalis have the skills of producing bamboo and cane products. For these craftsmen, this occupation is a substantial source of income along with their regular agricultural involvement. Building clay houses is a special skill that only two of the villagers have. And

their demand is substantial too. These two persons are hired in the village and around for building clay houses. The usual rate for building a house of two rooms is around 2500 *taka*.

Nature and status of employment, and of course, the expected income differ across occupations. The following matrix tries to present these occupational variations at a glance.

Employment and Income across Occupations

Occupation	Employment Status	Expected Income
Farmers	Self employed all the year.	Depends on yield of crop: price of paddy varies between 200 and 300 <i>taka</i> per mound.
Sharecroppers	Employed twice a year during the crop cycles covering maximum time of the year.	Half of the crop (amount subject to yield) after bearing the expenditures for inputs. In cases of contract, the rate is around 4000 <i>taka</i> per acre. Whatever is surplus on that is the income of the contract sharecropper.
Agricultural labourers	Employed during cultivating and harvesting times for the two crops of the year. Almost completely unemployed two times a year spreading over a period of about four months in total: mid-October to end-November and mid-March to end-May.	Daily wage for a male labourer is between 50 and 60 <i>taka</i> and for a female labourer between 35 and 40 <i>taka</i> .

Mill workers	Rice mill workers do not have permanent employment, they are hired as required.	
Transport workers	Employed all the year round usually with their own rickshaws/rickshaw-vans. However, scopes of work decrease during the rainy season as road communications deteriorates.	

Agriculture

The agricultural activities of the villagers pivot around the two major crops of the year: *aman* paddy (the main native variety of the country cultivated during the wet season) and *IRRI* paddy (the high yielding variety cultivated during the dry season). In addition, a special variety of paddy named *katharibhog* (one of the specialties of the district) is cultivated with *aman*.

Major crops in Telkupiagon

<i>Paddy</i>	<i>Season</i>	<i>Yield per acre</i>	<i>Other features</i>
Aman	July-August to November	30-40 mounds (Price per mound varies between 250 and 300 <i>taka</i>)	<ul style="list-style-type: none"> • Native variety • No irrigation required as rain water serves the purpose • Traditional festivities during harvest
IRRI	February-March to May	40-60 mounds (Price per mound is around 220-250 <i>taka</i>)	<ul style="list-style-type: none"> • High yielding variety (HYV) • Irrigation is essential and has to be arranged or purchased
Katharibhog	July-August to November	9-10 mounds (Price per mound is around 900 <i>taka</i>)	<ul style="list-style-type: none"> • Local special variety (costly rice with special flavour) • No irrigation required as rain water serves the purpose • Cultivated specially in Dinajpur district

With the paddy, the bi-products also have commercial value. There are three major bi-products, which are usually taken by the landowner.

Bran: Derived from husking rice in automatic rice mills and sold to be used in making biscuits and fodder.

Straw: Generally used as fodder and fuel and sold if the quantity is huge.

Husk: Sold to mills and used in making charcoal.

Apart from these paddy crops, winter vegetables are grown in plenty mostly in the form of homestead gardening. Fruits are also grown but not that much commercially. The only fruit that is grown commercially in the village is banana. All of the 10-12 banana gardens in the village (none of which is very large) are privately owned.

Mainly two types of agricultural relationships exist in the village: that between landowners and sharecroppers and that between farmers and labourers. The relationship between the landowners and sharecroppers is basically feudalistic in nature. The basis of this relationship is the sharecropping arrangement or contract between the two parties. Sharecropper is locally known as *adhiar* most probably implying 'the receiver of half of the harvest' (*adhi* means half). And the practice of sharecropping is termed as *adhibari*. The *adhiars* in Telkupaigaon constitute a substantial occupational as well as socio-economic category among the villagers. The relationship between a landlord and his *adhiar* is usually a long-term one and often goes beyond the scopes of *adhibari* only. A patron-client relationship between these two categories of villagers is an obvious reality in Telkupaigaon. The largest landowner of the village alone has 30 *adhiars* on whom he has certain authority in social and political spheres. Few *adhiars* do have their own land the quantity of which is not enough for them not to sharecrop others' land. Sometimes, the relationship is even historically rooted. The basis of the relationship between farmers and labourers is wage. The wage labourers are hired by the farmers (in most cases, the sharecroppers) on a daily basis. However, it is usually the ones acquainted or living around that people tend to hire. Wage labourers sometimes come even from outside the village.

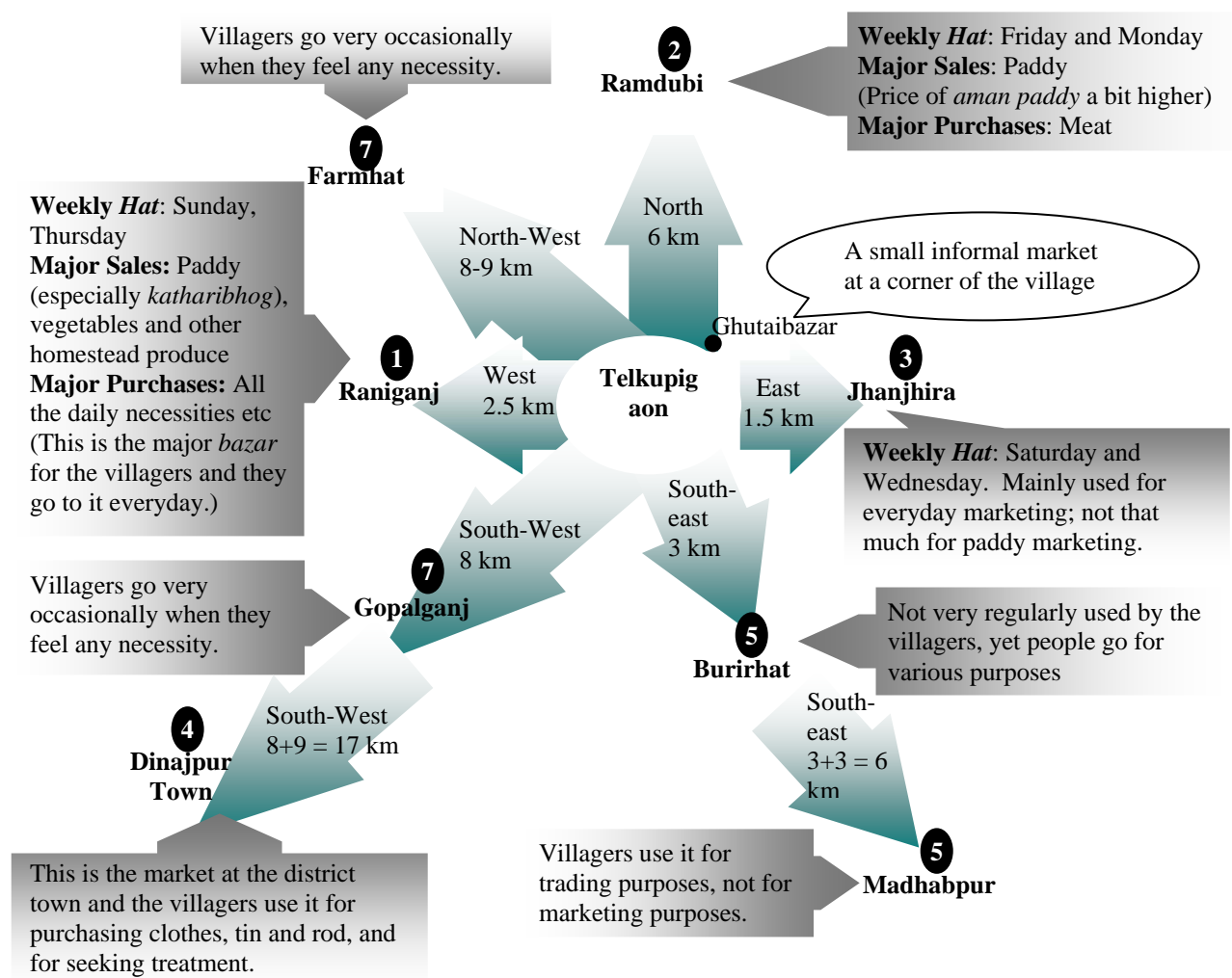
The traditional form of sharecropping (*adhibari*) implies a fifty-fifty sharing of the total harvest after the sharecropper has incurred the input costs as required (in some cases, the landlord also bears some of the input costs). With this traditional form, a modern version is emerging and becoming more and more prominent as a practice. This form entails a contract implying that a fixed amount (cash or kind) has to be paid to the landowner for leasing his land for a specific cropping season (sometimes the whole year). Contracts are mostly practised in IRRI cultivation. The rate of lease varies between 2400 and 4000 *taka* per acre depending on the quality (fertility) of land. The amount usually has to be paid in cash in advance of cultivation. In case of payment in kind, which is not that much practiced, the quantity of paddy specified in the contract has to be paid after harvest regardless of the quantity of harvest received.

The Remains of Feudal Dependence

Dinesh (60), an inhabitant of the Bashyamali Para, is an *adhiar* of somebody with whom his relationship comes through generations. Barur Lal Jha is the grandson of one of the feudal lords (*jotdar*) of the Maharaja of Dinajpur. The grandfather of Dinesh was an *adhiar* of Jha's grandfather. This production relationship with which were related many other aspects of dependency is being carried down to this generation of Dinesh and Jha. Still Dinesh sharecrops Jha's land in quite favourable terms compared to other farmers in the village. This favour evolved and is rooted in the relationships of the two families over generations. Dinesh sharecrops not less than 10 *bighas* of Jha's land and the rate of lease is a bit low too. Dinesh's dependence on Jha is not limited within sharecropping only, it goes beyond and include other forms patronisation e.g. donations, financial helps at emergencies, and of course valuable advices etc. On the other hand, Jha who now lives in Dinajpur town with family ensures through Dinesh that his lands are taken care of properly. In fact, this is how the successors of the once powerful Hindu *zamindars/jotdars* of Dinajpur are trying to save as much of their degrading feudal influences as possible.

Market

People of Telkupaigaon use as many as 8 market places, some more some less. The most important one among those is Raniganj Bazar. This market place, situated adjacent to the village, has gained greater importance gradually over the last few years. The emergence of Raniganj Bazar as the single most important market for Telkupaigaon and other adjacent villages relates to the closing and declining importance of some other *bazars* in the surrounding localities and development of road communications, particularly since 1997-98 when the road from the village to Raniganj Bazar was paved. While this *bazar* is being used by the villagers for most purposes, the other *bazars* are also being used for some purposes.



Note: The numbers (1), (2), ..., (7) rank the markets in order of importance.

Major Assets of the Community

Land is by far the greatest asset for the people of Telkupigaon. The major part of the total land area under the village is agricultural land cultivated mostly by paddy. The speciality of the agricultural land in this village makes it suitable for producing a very special variety of rice named *katharibhog* renowned all over the country for its taste and flavour. Most of the agricultural plots are capable of retaining water for relatively longer period having two implications: (one) the high yielding varieties (HYV) of paddy i.e. the IRRI varieties are cultivated widely and (two) irrigation costs lower.

Land ownership is very much skewed. While most of the people have no agricultural land, the maximum amount of land owned by a single person ranges up to 100 *bighas* (2 *bighas* = 1 acre). Not more than 10 farmers own more than 10 acres of agricultural land. The rest who do own lands are mostly marginal farmers. Almost all the villagers own at least their homestead plots.

Ponds are widespread in the village. The total number is estimated to be between 300 and 350. These individual and family owned ponds are important sources of water for daily use including bathing, washing utensils etc. Pond based aqua-culture is widely practised producing a number of culture species of fish, particularly silver carps. If required, pond water is also used for irrigating lands at times.

Three deep tube-wells and quite a number of shallow tube-wells serve the purpose of irrigation in the entire village. Given the fact that the three deep tube-wells cover a total land area of around 180 acres (60 acres each), use of shallow tube-wells is increasing to reduce the dependency on the deep tube-well owners and also to ensure timely supply of water for irrigation. Owning a deep tube-well implies substantial control over the farmers who need water for irrigation and it also provides the owners with a good source of income. The rate for irrigating an acre of land ranges between 2,000 and 2,400 *taka* (1 dollar = 57.50 *taka*). The shallow owners can hardly serve the purpose of others after irrigating their own plots. A specially designed irrigation device called *indira* is also available. On average, 10-12 households can be served by a single *indira*.

The following matrix presents the status of other productive and non-farm assets available in the village and owned by the community.

Fishing gears	Almost all the households own some fishing nets. The most available variety is a throwing net locally known as <i>bhori jal</i> or <i>mut jal</i> . Among the others ¹ fishing nets (<i>jal</i>) and fishing gears are <i>fandi/fansh jal</i> , <i>chatka/nafi jal</i> , <i>hokkosh</i> , <i>kadu</i> , and <i>jolonga</i> .
Vehicles	Most of the households have their own bicycles. Most of the rickshaws and rickshaw-vans are owned by the rickshaw (van) pullers. The total number of these vehicles owned by the villagers is roughly 75-80. Beside these, there are 2 motorcycles in the village.
Bhadbhoti (a motorised passenger-carrying vehicle made by the engine of a shallow pump)	One family in the village own one such vehicle. It is mainly used outside the village. One of the family members drives it.
Shops	A total of 9-10 shops owned by the villagers are situated in and around the village. Besides, a number of villagers have shops in the nearby Raniganj Bazar.
Houses	Most of the houses have clay walls and tin shades. There are two multi-storied (two-storied) buildings and around 15 semi-brick-built houses in the village.

The assets described in the above matrix are the ones that are common among the general villagers. Apart from those, there is a small husking mill situated in the village, which is used by the farmers only for husking the self-

¹ The local names of the gears are used here. More detailed information/description about each of the gears is subject to further investigation.

consumed rice. The richest man in the village has a number of other assets including a *godown* in the town for storing rice, a factory for packaging jute after processing, a multi-storied building in the town, which is rented, etc.

Livestock as asset is also very important to the Telkupaigaon people. Ownership of livestock is quite widespread in the village. Almost each household has cattle or goat and also poultry. In the village, there is also a poultry farm owned by a villager named Khadu Shah. Plantation is also present to some extent although not that much in commercial form. The commonly observed trees are those of bamboo, jackfruit, mango, coconut, cotton (*shilmul* – a local variety) etc. These trees are usually planted in or around the homestead lands and mostly on non-commercial basis. However, there are 10-12 privately owned banana gardens, which are run for commercial production. Apart from these, the richest man in the village has a garden of 200 *neem* trees situated outside the village.

Savings and Credit

The village is overwhelmed with savings and credit activities operated mainly through NGOs. Hardly around 10 percent of the population now remain outside the scopes of these activities. Among the major NGOs operating in Telkupaigaon are CARITAS, CDA, Polly Sree, MBSK, Grameen Bank, and BRAC. Apart from these NGOs, Janata Bank, the second leading nationalised commercial bank in Bangladesh, is also operating with micro-credit in the form of agricultural credit. The direct impact of these NGO-run savings and credit activities has been the lessening of the exploitative influences of the moneylenders in the village. However, money lending at high interest rates still persists to some extent particularly within the sharecropping arrangements. For example, the biggest landlord in the village lends money to his sharecroppers at a rate as high as 10 percent per month (implying an annual rate of 120 percent!). Lending also runs in kind: lending 1 mound (37 kilograms) of paddy yields 1.5 mounds in return at the end of the cropping season. Few moneylenders from the neighbouring villages and from the town are also active in the village. Note that it is only at the time of any emergency when the poor villagers tend to take resort to the moneylenders having no option of affording the NGO credit. The NGO credits are channelled through organised groups members of which have to build up savings. A group member can apply for a loan only after s/he has accumulated a minimum amount of savings against her (his) name. The loan amount varies across NGOs between two-folds and ten-folds the amount of savings.

Who uses the credit?

While NGO-run credit activities has spread overwhelmingly in the locality over the last decade or so, the ultimate purpose of micro-credit, i.e. poverty alleviation through promotion of income generating activities (IGAs), seems to remain far from being addressed. Almost none of the credit-receiving women in Telkupaigaon is the ultimate user of the money. Usually it is her husband or the household head who has the control over it. And the money in many cases is not used in IGAs; rather it is used for non-productive purposes like rebuilding or repairing the dwellings, treatment of family members, and even in paying dowry! Therefore, micro-credit is in many cases increasing indebtedness, rather than contributing in sustainable economic wellbeing of the household!

Some NGOs in Telkupaigaon

Name	Scope and Scale of Operation	Major Features
Credit and Development Association (CDA)		<ul style="list-style-type: none"> Operated from Gopalganj. Loan amounts range from 2,000 to 10,000 taka. Repayment in 46 weekly instalments. Weekly savings of Tk. 10.
Polly Sree	<ul style="list-style-type: none"> Started in 1997. 125 members in 5 groups in the village. 	<ul style="list-style-type: none"> Minimum loan amount of 1000 taka. Rate of interest of 25%.
Grameen Bank	<ul style="list-style-type: none"> Started in January 1990. 50 members in 10 groups in the 	<ul style="list-style-type: none"> Recovery rate is 100%.

	village. <ul style="list-style-type: none"> • Total amount of loan disbursed so far is Tk. 374,990. • Tk. 7,753 collected each day as instalments. 	
CARITAS	<ul style="list-style-type: none"> • Started in 1988 with relief activities and then gradually stepping into credit activities. • Nearest NGO office from the village (walking distance). 	

So far the savings and credit activities of the NGOs have been running more or less smoothly in the village. However, the operations were not devoid of few difficulties although negligible in number. For example, Grameen Bank faced a problem regarding regular repayment of instalments by few members, which was later resolved in 2003.

The Local Actors

Along with the NGOs operating in the village, a number of locally organised *samitees* are operating with savings and credit activities. The number of such local organisations even exceeds the number of NGOs. There are 7 such organisations! All of these organisations started after the advent of NGO-run savings and credit activities in the village. These organisations now involve more than 300 members (details in the section on social and political resources).

Community Incomes and Expenditures

The major types of community expenditures and income that are above the household level mostly relate to religious events and are different for the two separate religious groups. Muslims do have such incomes and expenditures during the two *Eids*, the two major religious festivals for them. During the first *Eid* following the fasting month, they collect *fetra*² and spend the amount on a *samaj* basis, i.e. in smaller communities. The same approach they follow during the *Kurbani* (sacrifice) *Eid* to collect the skins of the sacrificed animals and distribute the money earned from those. These incomes and expenditures are usually managed by informal committees in each *samaj* that are formed with the elderly and respected persons. The *jumma* mosques in the village often receive government allocations which are spent for repair, reconstruction or development of the mosques under the management of the respective mosque committees. For example, the mosque at Pubpara received an amount of 2000 *taka* last year. The other major expenditures that the Muslims as a community have to incur are the ones for maintenance of mosques and *eidgah*³ and for payment of *imams*' remunerations. The major sources of money used to meet these expenditures are

- the amounts collected from the skins of the sacrificed animals during *Eid*;
- the amounts collected from *Eid Jamat* (prayer congregation on *Eid* day);
- the amounts collected as subscription from the individuals or households; and
- the amounts received from the government for the development of mosques.

Among the Hindus, the major incomes and expenditures at the community level are the ones needed to arrange the community based *pujas*. Subscriptions of small amounts (usually 5-10 *taka* or any amount that a person may be willing to pay) are collected from individuals or households. However, those who cannot or do not pay the subscriptions can attend the festival. Subscriptions are collected even from the Muslims who are interested and have good relationship with them. For arranging a community based *puja*, the usual amount needed is about 500-700 *taka*. The money is spent for paying the *thakur* (the priest who operate the ceremonies), for making *protima* (statues for worship) and other necessary arrangements. However, these practices apply only to the inhabitants of *khotri para* and *boishyomali para* who together observe the large community base *pujas*. The other major Hindu *samaj* of

² *Fetra* has to be paid by the capable Muslims at a rate determine each year for poor people before the *Eid* festival. This is a religious responsibility of each Muslim male and female for the purpose of helping the poor enjoy the festival.

³ *Eidgah* is an open field where the prayer congregation on the *Eid* day is held.

the Basaks in Telkupaigaon belong to a much larger *samaj* extending beyond the boundary of the village. They observe *puja* in that *samaj* that include other Basaks in the surrounding localities.

Government and Non-government Services

Government services in Telkupaigaon are available mainly in the form of agricultural extension services. Block supervisors visit the village when required and on an irregular basis. Villagers also go to them to consult about their requirements or problems as they live near the village. Apart from this agricultural service, the government veterinary doctor visits the village. Welfare services are noticeable only after any natural disaster when CARITAS distributes relief among those who are harmed.

III HUMAN RESOURCES

In absence of any killing or epidemic disease, people of Telkupigaon generally do have good health. Still diseases are there and treatment facilities are also available the quality and access varying across socio-economic categories. Educational facilities are quite reasonable, but the villagers cannot be labelled as well educated. Children, however, are getting education with whatever quality it is available. People have few special skills that worth mentioning.

Health

Major Health Problems in the Village

No particular disease is a matter of concern as a whole for the villagers. However, ordinary and common diseases prevail and vary across age and gender. Some of the following health problems may not be called diseases, but people do bother about those and seek treatment. While the following matrix tries to present the perceptions of both general medical practitioners and traditional healers (*kobiraj* practicing with herbal medicine), it is to be noted that there are clear differences among the two. For example, sex-related problems are more dealt with by *kobiraj* as people tend to take resort to traditional healing for these problems.

Diseases in Telkupigaon				
Children	Adolescent		Adults and Aged	
	Boy	Girl	Male	Female
<ul style="list-style-type: none"> • Measles • Blood dysentery • Cold • Pneumonia • Malnutrition • Diarrhoea • Bronchitis 	<ul style="list-style-type: none"> • Nocturnal pollution • Masturbation • <i>Meho</i>⁴ • Gonorrhoea • Appendicitis 	<ul style="list-style-type: none"> • Leucorrhoea • Unexpected pregnancy • Mental disorder • Menstrual related problem • Acne • Appendicitis 	<ul style="list-style-type: none"> • Asthma • Cold • Cancer • Fever • Gastric • Impotence in early age • Stroke • Gallbladder stone • Kidney diseases • Paralysis • High blood pressure 	<ul style="list-style-type: none"> • Leucorrhoea • Mental Disorder • Malnutrition • Delivery complications • Abortion related problems

Apart from these problems, diabetes, impotence in early age and prevalence of hypertension is increasing among elderly and middle-aged men. Skin diseases are common mainly due to people's frequent contact with pesticides and chemical fertilisers in the paddy field.

Seasonal and special diseases

Cold and allergy: increases in winter and rainy season.

Chicken pox: prevails in the spring, but not widespread.

Leprosy or Tuberculosis: decreased over time and currently not significant in number.

Causes of Death:

While no killing disease prevails in the village or surrounding locality, people have their perceptions about the causes of death. Although the villagers perceive that the elderly people die for becoming aged (very old), the health practitioners identify heart failure, high blood pressure, diabetes, and asthma as the major cause of their death.

⁴ *Meho* is a local name of a form of urinal disease usually prevalent among males.

Deaths among the adults, who are not very old, do not occur at a noticeable rate. However, the health practitioners observed that high blood pressure and heart failure have increased noticeably among the people of this age group and are now the major causes of their death. Deaths of female adults belonging to the reproductive age group occur mainly due to delivery difficulties that tend to occur due to early pregnancy. Anaemia during the pregnancy period is also a cause of death at this age. However, because of interventions of BRAC in this field, the rate of such deaths has fallen significantly.

Child death, particularly caused by diarrhoea, was substantial in number up to 1990. But since then, noticeable decline in the rate of child death has been reported particularly by the medical practitioners. Still the causes of child death that remain are the following ones:

1. Placenta infection
2. Intestinal diseases
3. Pneumonia (particularly at the time of extreme cold wave in the region)

Health Services

Different types of health services are available for the villagers but access depends on capability.

Institutional Services

1. **Raniganj Charitable Union Health Centre.** Small government clinic with no surgery facilities. Two MBBS doctors are appointed here. Medicine is supposed to be free, but due to budget constraints and corruption poor people do not get access to free medicine. Yet they go there for free consultancy.
2. **BRAC Health Centre.** Situated at Gopalganj, 8 km from the village. It provides family health care. Newborn and antenatal cares are available at a very low or no cost. Health facilitator or family health care visitor comes to pregnant women's house(s) regularly if they get informed.
3. Two trained traditional birth attendants (TBAs) live in *Pubpara* and mainly poor people seek their help.
4. In case of complications, villagers take resort to town doctors/hospital with the referral of doctors at Raniganj Bazar. In the town, FCPS degree holder surgical and guinea doctors are available, but only rich people can afford their services.

Private Practitioners

Quite a few of private practitioners of different types are available at the Raniganj Bazar. Three rural medical practitioners (RMPs)⁵, two homeopathic, one *kobiraj* (traditional/herbal) and one mixed practitioner (using homeopath, exorcism and herbal) are the ones practicing privately at Raniganj Bazar. They are the nearest physicians available for the people of Dakshin Telkupigaon, and some of these practitioners are inhabitants of the village. For visiting these practitioners, consultation fees range between 20 and 30 *taka*. However, at times consultancy is even free for minor problems when the visitors buy medicine from the dispensary of the practitioner. For attending delivery cases, an RMP receives 50-200 *taka* as fees varying according to capability. The private practitioners at Raniganj Bazar are generally associated with dispensaries, owned by them or not.

⁵ RMPs are not fully qualified (graduated) doctors, but are trained as physicians to meet the need of medical services for the rural people.

Immunisation

Almost all the children of the village are fully immunised. This has been possible for mass awareness as well as for availability of immunisation services due to very good road communication system using which the vaccinators can reach down to each households.

Family planning

Family planning is widespread in Telkupaigaon. The methods that are used include birth control pill, injection, condom, natural methods, and permanent methods like ligation and vasectomy etc. Use of women oriented method is high.

Sanitation

The village is hugely devoid of sanitation facilities and practices of good sanitation. A survey conducted by the UP in 2003 revealed that out of 560 households, 480 do not use any latrine at all (that's 86 percent!). Among the 80 users, 66 use safe latrine and 14 use unsafe ones. But why is this happening?

A trend to be concerned with!

Although menstrual regulation (MR) is used as a family planning practice, frequent use of it does have certain socio-moral implications. That is why the increasing trend of MR is a matter of concern for elderly villagers like Isa Muhuri, a *kobiraj* practicing with herbal medicine at Raniganj Bazar. According to him, both single and married girls come from not only this village but from the neighbouring ones with the problem of unexpected pregnancy. He provides medicine or refers to Dr. Jahanara at Dinajpur Town for MR. To people like Muhuri, it is the degradation in morality and the influence of media that are causing this increasing trend. To them, it is indeed a matter of great concern.

Why No Latrine?

Causes of not using latrines	No. of households
Financial inability	431
Lack of space	21
Lack of awareness	60

Source: Fazilpur Union Parishad, Sanitation Survey 2003.

Education**Institutions and Status of Education**

Although, apart from the NGO schools for non-formal education, there are no formal educational institutions strictly within the boundary of the village, quite a few schools, *madrasas*, and colleges serves the Telkupaigaon. At least 6 primary schools around the village are fed by the children from Telkupaigaon. All of these primary schools are within 2 km from the village. However, the nearest among these is the Purbo Raniganj Registered Primary School (established in 1989) situated at the border of the village with Raniganj. In fact, the whole of Telkupaigaon village falls in the catchment⁶ area of this school. Yet about 40% of the children of the primary school age group are enrolled in other schools – the ones in the surrounding villages. The most prominent among these schools is the Telkupaigaon Government Primary Schools situated adjacent to the village in Uttar Telkupaigaon. Primary school enrolment rate in the village is almost 100 percent (for both boys and girls) although attendance is not that much regular. One of the major contributors to this achievement is the food/cash for education programme although some teachers think that it has adverse effects on the quality of education and management. Apart from these formal primary schools, two NGO-run schools (BRAC schools) in or around the village provide non-formal primary education to the village children. Besides, two adult literacy schools (operated by an NGO named EDS) are providing basic education (combined with skill training) to the illiterate adults (male and female) of the village.

Two secondary schools and one lower secondary school (up to grade VIII) meet the demand of secondary education, not only of Telkupaigaon but also of a number of villages around. The oldest among these three is Raniganj Ahia Hossain High School established in 1952 by one of the forefathers of the Bangals, currently the most prominent family in Telkupaigaon. This school situated at a distance of around 2.5 km from the village enrolls boys and girls who are educated in separate shifts. Adjacent to this one is the other secondary school Raniganj Rajot Basak Girs

⁶ All the children belonging to the primary school age group living within the catchment area of any primary school are supposed to be enrolled in that school.

High School established in 1993 by another prominent family (the Basaks) of the locality. This school has now become the single largest school for the girls of the locality reducing the relative number of girls in the other school. The lower secondary school is adjacent to the village and is supposed to enrol children only up to grade VIII. Yet the school runs grades IX and X, and for attending the SSC examination (the secondary school ending examination) the students have to register in the names of some other schools. The demand of religious education is fulfilled by 4 *madrasas* of varying level around the village. Among these, one is only Koranic schools and the other three represent a system parallel to the mainstream primary, secondary and higher education. One of these three is a girls' *madrasa* and another is a co-education one. The only college in the locality is Raniganj Ahia Hossain College (attached to the school with the same name). The college was established in 1957 by the same person who established the school.

Though almost all the children go to the primary schools, the maximum drop-out occurs at the secondary level, particularly among girls. Many girls are married off before they complete their secondary education. Many other do not continue their study after failing in the SSC examination. A substantial proportion of boys also discontinue their study at some level of secondary education as they become involved in economic activities. Many do not pass SSC examination as they can spend inadequate time in studies due to involvement in economic activities alongside study. Still 25-30 students from the village are in college, 10-15 of whom are either in or have completed bachelor level.

Why Education?

There prevails a reluctant attitude among the villagers of Telkupaigaon towards higher education with the anticipation that getting education does not usually translate into getting employment. However, in recent days the attitude is changing as new employment opportunities are being created by the NGOs and private organisations. Some positive values are also attached with education. The educated males and females are considered as a special group with respect to marriage. Although education of bride does not reduce the expected amount of dowry, it is easier to find bridegrooms for girls who are educated. However, at times education plays a counterproductive role in determining dowry. While it is expected that an educated male would be less intent in receiving dowry, the opposite actually happens. When the bridegroom is educated and employed or has employment potentials, the rate of dowry tends to double. Even after all these, educated people are generally respected. In family decisions, the educated members (sons and daughters) get higher priority. The educated are socially demanded too. In conduction of any survey or census, they are called upon.

Skills

Following special skills are found in Daksin Telkupaigaon village.

Special Skills in Telkupaigaon		
<i>The Skill</i>	<i>The Skilled People</i>	<i>Learning Mechanism</i>
Bamboo and cane works (producing bamboo- and cane-made products used for productive and household purposes)	All of the <i>Boishyamalis</i> , the inhabitants of the entire Haripara.	Practiced over generations as a traditional occupation.
Construction of clay dwellings	3 persons from 3 <i>paras</i> are especially skilled.	
Tailoring	3 persons from 3 <i>paras</i> . Many others are getting training from NGOs.	Learned through formal training.
Cage Making	2 persons in Kabirajpara.	
Making fishing net (the variety of nets include <i>mut jal</i> , <i>fandi jal</i> , <i>nafi jal</i> , <i>hokkosh</i> and <i>kodu</i>)	Most of the people of the village can make nets as they use those during wet season for fishing.	Generally learned through family training.

Preservation of straw (in such a manner that protects straw from possible rain and at the same time looks good)	Almost all the farmers and agricultural workers have this skill.	Learned traditionally.
Birth attendance	Two traditional birth attendants (TBAs) live in the village.	Traditionally learned and practiced over generations and then trained formally.

Some of these skills have direct implications on earning. Bamboo and cane work is the second occupation and a regular source of income, though not handsome, for the *Boishyamalis*. Each household can usually produce bamboo and cane products that worth 20-30 *taka* in the market. The builders of clay houses are quite engaged commercially. They work at a more or less standard market rate. For example, the standard rate for construction of a 24 feet by 9 feet dwelling unit vary from 2000 to 2500 *taka*. Tailoring is financially quite remunerative. So is the work of TBAs although their income varies as they do not have any fixed rate.

IV SOCIAL AND POLITICAL RESOURCES

The two big communities in the village, the Muslims and the Hindus are divided into smaller social groups called jamat or samaj. With these are the gosthi based social groups. Apart from the 6 NGOs operating in the village, there are 7 local organisations which also like the NGOs operate with savings and credit activities. Leadership exists in the forms of social, political and intellectual ones.

Social Groupings

The Muslims and the Hindus

Two broad social groups exist in Telkupaigaon on the basis of religion – the Muslims and the Hindus. Muslims are further divided into two sub-groups namely Hanafi and Mohammadi, who can only be distinguished by religious formalities or practices e.g. *kurbani*, prayer etc. Even smaller unit of social group among the Muslims is *jamat*. Nine such *jamat*s exist in Telkupaigaon. The socio-cultural and religious activities of the villagers (e.g. prayer, *kurbani*, *jakat*, *fitra*, and invitations to any occasion) are more or less *jamat* based. Members of the *jamat* are expected to abide by the rules and practices of it. Each *jamat* is led by a chief called *Sarder* who is usually an elderly person having command over the people living in the *jamat*. Parallel to *jamat*, the smallest social unit among Hindus is *samaj*. There are as many as six such *samaj* in the village. The Basaks (the most prominent group among the Hindus) have their *samaj* extended beyond the boundary of the village with other Basaks around in the greater locality. Each *samaj* has its chief who is called *mahot*. Like the Muslims, the Hindus also tend to keep their socio-cultural and religious practices (e.g. *puja*, life cycle anniversaries etc.) within their respective *samaj*.

Para is more a geographical than social unit. The households clustering in a *para* do not necessarily form a *samaj* or *jamat*. People of two-three *paras* may constitute a *samaj*, and on the other hand, a single *para* may have more than one *samaj* within it. This complicated structure of social groupings become even more complicated when we consider the existence of the groups based on *gosthis*.

Gosthi Based Social Groups

Three large *gosthis* live in the village having created a different form of social grouping than *samaj* or *jamat*. The most prominent among these *gosthis* are the Bangals. The other notable *gosthi* among Muslims are the Prodhans. The only prominent *gosthi* among Hindus are the Basaks. In fact, the Basaks are the oldest in the village. But their prominence declined gradually with the emergence and growth of the Bangals. These *gosthis* do not form formal social groups, but exist independent of the structures of *samaj* and *jamat* with their kinship ties. These ties are important resources particularly for the poor belonging to these *gosthis*.

The Bangals

The emergence of the Bangals is a very important event for Telkupaigaon. The first Bangal came to this village in the early 20th century. Coming primarily for business purpose he married here and settled in this village purchasing 150 acres of land. Since then the family has grown here and has now become the most influential kin group in the village. The position of Bangals is now deeply rooted here. The whole of a *para* is now inhabited by the Banglas and they are the largest landowners in the village (with a single individual owning over 50 acres). The 4th generation of the Bangals is now strongly in hold of the village and the 5th generation is emerging.

Organisations

NGOs

As many as 6 NGOs operate in the village whose activities are very much limited within savings and credit activities. However, BRAC do have some other activities in the forms of reproductive care and non-formal primary education. Another NGO named EDS that does not have savings and credit programme in the village, runs adult education and skill training activities. While these are contributing in creating resources in the community, the

groups organised by the savings and credit NGOs are also notable resources for those who are involved in those groups.

Clubs and Cooperatives

At different *paras* of the village, a total of 7 locally organised clubs and cooperatives (locally known as *samitee*) operate. All of these organisations have savings and credit as their main activities. Still they do have other contributions in the socio-political spheres. These local organisations have so far organised more than 300 villagers who are trying to improve their socio-economic conditions by being organised. The following matrix provides brief descriptions of these organisations. The earliest of these organisations started in 1990 perhaps manifesting the fact that these local organisations have been encouraged by the savings and credit NGOs of the NGOs operating in the village. While the NGOs have been organising women only, these local clubs and cooperatives have organised both men and women: only one of these seven organisations is women's, two men's and the rest four have both men and women.

Local Organisations in Telkupigaon			
Name and location of the organisation	When and how started	Main activities	Current membership
Sonali Sabuj Sangho, Kasaipara	2003 with 50 members	➤ Savings and credit. ➤ Helping people in need.	80
Telkupigaon Jubo Unnayan Samobay Samitee, Khalifapara	1991 with 12 members	➤ Providing loan for IGAs. ➤ Fish culture at the leased ponds.	50
Telkupigaon Kadamtoli Krishak Sangothon, Hajipara	2002 with 5 members	➤ Saving money and investing for profit.	19
Jagarony Club, Prodhanpara	1990 with 14 members	➤ Savings and credit.	42
Telkupigaon Torun Shangho, Bangalpara	1992 with 20 members	➤ Savings and credit.	70
Telkupigaon Dariapara Janokalyan Samitee, Dariapara	1999 with 12 members	➤ Savings and credit.	18
Telkupigaon Ekota Janoshakti Jubodal, Muhuripara	1996 with 12 members	➤ Savings and credit.	40

Informal Organisations

Informal social organisations exist in the forms of *jamat/samaj* and other social groupings discussed at the beginning of this chapter. While there is no particular system or authority for *shalish* (conflict resolution), it is conducted at different levels of social organisations according to the nature of the respective occurrences. Before 1971, when a system of chief (locally called *mahot*) was in operation, he could control the conflict resolution mechanism. But days have changed now. As the whole village community has broken into smaller social units, conflict resolution mechanisms developed at different levels. For example, if a conflict involves people within a *jamat/samaj*, it is resolved by the *sardar* or chief and others who are respected. In case of a conflict involving people of more than one *jamat/samaj*, distinguished persons from all the respective *jamat/samaj* are usually involved in *shalish*. For conflicts at even higher level, *shalish* is conducted by the people nominated by the Union Parishad. However, in Telkupigaon *shalish* does not exist as a strong social practice or mechanism, mainly for two reasons. (One) people now tend more to take resort to legal procedures instead of obeying *shalish*. (Two) the influence of large landowners over their sharecroppers and agricultural workers often work very effectively as conflict resolution mechanism.

Leadership

Leadership has its various forms in Telkupigaon. In the socio-economic spheres, the large land-owners have the leadership; political leadership is provided by the local government representatives; and there is a third form of leadership that may be termed as intellectual leadership.

Facets of Leadership in Telkupigaon

Social Leadership	Large landowners with their huge influences on their sharecroppers and the labourers working for them. They are the patrons to the majority of the villagers. Shamsul Bangal as the biggest landowner is thus the leader of a big group of people (including his 30 sharecroppers) and has substantial influence on the social and political aspects of their life. With this leadership emerged his command over the political leadership of the village.
Political Leadership	The UP member of this village (ward no. 4 of the UP) provides political leadership. He has been elected as member for 5 times in a row. While the factor behind his 'popularity' remains a mystery, it is apparent that he is patronised by Shamsul Bangal. In fact, the member even sharecrops Bangal's land. The influences of the major political parties of the country are marginal in determining political leadership in the village.
Intellectual Leadership	The educated and wise people lead the villagers in a different way. The villagers depend on them for advice and direction. One such leader is Nazrul Bangal, who unlike some other Bangals does not have huge wealth. But he is well regarded and respected by almost all the villagers. He is the intellectual patron to most of the villagers. His expertise in conflict resolution and legal aspects is well-known not only in the village but in the entire union.

Election

People of Telkupigaon vote in two elections: the local UP election and the national parliamentary election. In the local election, they elect a member for the ward (in this case the whole village) and chairman for the whole union. In the national election, they elect a member of parliament (MP).

In the last UP election, the current UP chairman was elected for the 4th term in a row and the ward member for Telkupigaon was elected for the 5th term in a row. The national here election resulted in the existing MP being re-elected. This MP of the ruling party is the elder sister of the Prime Minister. Both the elections were violence free.

The villagers usually take their voting decisions collectively. Each *samaj* held a discussion prior to the election regarding who to vote for. Though such discussions end up with agreement on voting for somebody, individuals are free to vote for anyone of his/her desire. Influence of the large landowners do play crucial role in elections. As a landlord has substantial command over his sharecroppers, it is expected that he can influence their voting decisions as well.

Safety Net Programmes

Three types of safety nets are delivered through UP: VGD, VGF and winter clothes. VGD (vulnerable group development) cards are provided to the selected poor in every two years. Last year 8 poor people got the cards. VGF (vulnerable group feeding) cards are distributed 4 times a year. Last year, a total of 131 cards were distributed among the poor and vulnerable villagers. The VGD and VGF cards are associated with certain quantity of food and/or cash. As the cards are distributed through the elected representatives and local political leaders, the distributions are not always fair and usually favour those who support the ruling party. Same is true in case of the distribution of winter clothes during cold waves.

During flood (e.g. flood 1998), relief comes from the government through UP, from political parties and also from NGOs. CARITAS distributed relief among their group members who were affected in 1998 flood. The relief was in the form of bamboo and mat together with 200 *taka* for repairing the dwellings that had been damaged.

V CULTURAL RESOURCES

Religion is the major determiner of cultural resources and activities in the village. The Muslims and the Hindus have their own religious events. Life cycle events are also different between these two groups. However, there have been traditional non-religious events that bring the two communities together. Unfortunately, such components of a common culture are disappearing.

Religion

Religion assumes a role of resource generation (i.e. medication, material redistribution etc.) among the villagers of *Daksin Telkupaigaon* as a system of beliefs that consists certain practices. Before entering into the description of community level practices across religions, independent co-existence of different religion with sect need to be described.

- The Hindus according to typical caste segmentation broadly belong to Boiswa, the third among the 4 castes. But acquired socio-economic positions separate them in to three distinct category of *jatsamaj*: i. Bosak, ii. Khotree and iii. Boishyamali.
- The Muslims follow two *majhabs*: i. Mohammodi and ii. Hanafi/Ahali

Major Religious Events

Events among the Hindus

Pujas are the major religious events for the Hindus. There is a Bangla proverb indicating the existence of 13 *pujas* in 12 months of the year. Though not that many, the Hindus in Telkupaigaon observe quite a number of *pujas*.

Major Pujas in Telkupaigaon

Month	Puja	Arrangements	Participation	Distribution
Boishakh (April-May)	Bisohori puja (Monosha puja)		Everyone participate depending on capacity	
Boishakh and Ashar (June-July)	Narayan puja	1. Kirton 2. Nut (Manot)	On the basis of cost sharing	
Jaishtha (May-June)	Jamai Shashthi	Worship under Banyan tree	HH level	Son-in-law is presented new cloths and food
Sravan (July-August)	Shaoni Dala	The decorated <i>dala</i> with fruits dedicated to gods		
Ashwin (September- October)	Laxmi puja and Durga puja	Only the Bosaks can afford to arrange this costly puja in this area	In the wider society of Bosaks (Telkupaigaon and other villages)	
Agrahyan (November- December)	Kali puja	<i>Baroary</i> (combined) and Individual		
Magh (January- February)	Sarwassiti puja			

Kirton

A kind of worship music by which social disputes or flaws, moral and immoral positions of individual and ignorance of social duties, critique of power and system expressed through songs. It reflects the reality of Telkupaigaon. They sit for *kirton* in every Friday afternoon regularly and in different *pujas* occasionally.

Arrangements of Religious Events

For conducting *pujas*, *thakurs* are hired from outside village (Raniganj and Saitila) on the basis of payment in cash and/or kind accumulated by the poor Hindus depending on capacity and receiving donation from rich Hindus (e.g. Borur Lal Jha who lives in the town). *Proshad* would be distributed only to those households who contribute financially.

Inhabitants of Haripara are facing problem with worship place after it has been damaged broken down by storm. They applied for renovation fund to authority but the response is still limited within promise only.

Sponsorship in pujas

Its historical background is relevant. Sponsorship was deeply affected by the partition of 1947 and dramatically reduced with the abolition of *zamindari* system (1952). Migration of those Hindu *zamindars* (e.g. Kashob Chandra) and large landholders (e.g. Borur Lal Jha's father) to towns and to India became a continuous process for last five decades and speeded up by riots. It did not stop even after the birth of Bangladesh in 1971. The poor Hindus depended so much on those rich Hindu landholders. So now the sponsorships remain only marginally. Still the poor Hindus (the elderly among them) become very emotional when they luxurious past regarding worship. At present sponsorships in *puja* come from rich neighbours and patrons living in the town, and even from the well-off Muslims who have good contacts with the Hindus.

The Muslim Religious Events

Eid Jamat and every day prayer

Two different Eid Jamat (prayer congregation) are organized by the two sects among the Muslims, the Mohammadi and the Hanafi. The Jumma (Friday prayer) and every day prayers (5 times a day) take place in smaller at the mosques situated at different places of the village. Mosques and prayer congregations are open for anyone.

Kurbani

Sacrifice of selected animals in the name of Allah is conducted in during Kurbani Eid. Sacrifices are done at different mosques on the basis of *jamats*. The meat is divided in to three portions: one portion is distribution within the same *jamat*; another portion is distributed among beggars; and the remaining portion is kept for the family who sacrificed. However, individual families are not compelled to follow these general practices.

Waz-Mehfill

Every year in February-March, *waz-mahfil* (islamic lectures/discussions) is organized at the premises of Nurulhuda Senior Madrasa, adjacent to the village. It is arranged by the *madrassa* committee. For last three years, a local committee (consisting of the *sardars* from the neighbouring villages) has been arranging a yearly Islamic Conference at the premises of Raniganj Collage.

Life cycle events

Birth

Among Hindus, after one month of *narichhed* (separated from placenta) specific barber cut off newborn's hair. At this event, a formality named *Kua Choa* is arranged where water is thrown out of a *kua* (ring-well) three times for save the child from evil spirit. Now as *kua* disappeared, tube-well is used instead. Between the age of 2-7 months, *annoprashan* (the ceremony of feeding cereal for the first time) arranged by inviting close relatives and neighbours. Inviting relatives and neighbour is costly and the poor Hindus can not afford. Instead, they go to Kantoji (a famous temple in Dinajpur) temple for *annoprashan*.

Among Muslims the name giving ceremony of newborn is called *akika*. Arrangement of *akika* s/he has to be informed to the *jamat sardar* in advance. In *akika*, one (for girl) or two (for boy) animals are sacrificed in the name of Allah for wishing good for the child. Meat is cooked and the invitees are fed. Invitations depend on capability of the family.

Death

Hindus bury dead body when a child dies before the emergence of the earliest teeth. Adults are cremated. After death, they arrange *sraddha*. Nanok *puja* needs to be arranged for *sraddha*. Types of *sraddha* vary according to

capability of the family. There are three types: 20, 16 or 12 *dan* (donation of cloth, stick, food etc) that *thakur* will get as his payment.

After one year of death they arrange a ceremony named *batshoric* for remembrance and as social duty where again *dan* required again, but often ignored when it goes beyond affordability.

Among Muslims, on the fourth day of one's death, *kulkhani* is observed by arranging a *milad* (a prayer) and after 40 days, *challisha* is usually arranged. In *challisha* relatives, members of same *jamat* and beggars invited for feast. Invitations depend on capability and there is no restriction in inviting anyone.

Marriage

Among Hindus, in cases of arranged marriage, *thakur* is required for performing all religious rituals for the completion of marriage. Marriage ceremony has to be completed in front of fire where fire is treated as witness of marriage that called *agnishaksi*.

Bride's father is more responsible for arranging marriage than groom's one. Arranging *bou voz* is the duty of groom's father. However, depending on reality, the latter ceremony is sometimes ignored.

Major Religious Figures and Sacred Places

Imam: Important religious leader among Muslims. The *imam* conducts the prayers in mosques. On Fridays, they preach for the people gathering for the *jumma* prayer. The influence of an *imam* usually goes beyond the boundary of the mosque and reaches the social spheres of the Muslims.

Haji: A *haji* is one who has visited the holy Mecca for pilgrimage (*hajj*). There are 4/5 *hajis* in Daksin Telkupaigaon. *Hajis* usually have substantial influence in the social life of the Muslims as they honour the *hajis*. However, their actual hold depends on other factors.

Graveyards are generally considered to be sacred by the Muslims. There are quite a few number of graveyards in the village most of which are *para* or family based. There is also a government graveyard near by village that serves the villagers' purpose.

Mosques: The oldest mosque of Telkupaigaon village situated at Daktarpara, it was established in British period. Total number of mosques is 6.

Temple: The only temple for the Hindus have been damaged by a storm and yet to be repaired. It is situated in Haripara.

Non-religious Events

All non-religious events are undergoing significant changes. Changes in wider social, political, economic and cultural spheres are influencing these events.

Mela (fair): *Ranigonj Mohashombiloni Mela* was the famous fair of the locality. But it has not been held for 3 consecutive years as an Islamic political party has started to organise an annual Islamic conference at the same venue. The *mela* was a major source of amusement to not only the villagers but the inhabitants of the entire locality. Circus, *jatra* (a form stage theatre), gambling, and live performances of the film stars were the main forms of entertainment in the *mela*. Also, it was the place for major yearly sales and purchases of furniture and other household belongings for the villagers.

Jatra: The *Bosaks* in Balapara near the village arrange *jatra* at the time of Durga Puja.

Puthipath (musical recitation of stories/myths): Late Mohammad Warof Ali was the famous *puthipahtak* (the one who recites) among villagers. After his death, his son Zahiruddin has taken his father's place. But content of musical reading dramatically changed when he joined an Islamic political party. He is giving emphasis on religious stories/morals that often conveys the messages of that party. Previously he or his father used to read local folk story. Even when they read religious stories earlier those were not political in nature or did not express particular party agenda.

Songs of marriage: These are mostly sung by women at the time of marriage. Different types of songs are sung at different parts of the ceremony: *holudergan*, the ones sung when the groom is received, and the bride decoration song.

Channakbazi: This is a local form of rhymes full of ironies and humour called practised among women.

Kobigan or **Kobir Lorai** is arranged at Jhanjhira Bazaar during Durga Puja each year.

Different Honorific Titles

Honorific titles are various in types. Some of these titles reflect power of an individual or family, whereas some reflect respectable achievements. Honorific titles do also change over time or generations as a result of change in the position of the individuals or families holding the titles.

Honorific Titles in Telkupaigaon

Titles reflecting leadership	The chief of <i>jamat</i> among Muslims is called ‘Sardar’, and the leader of a <i>samaj</i> among Hindus is called ‘Prodhan’.
Titles representing distinguished families/clans	‘Bangal’ and ‘Basak’ are such titles. These titles have gained special honorific significance over time with the socio-economic advancements of the respective families/clans.
Titles reflecting religious significance	Like anywhere in Bangladesh, ‘Haji’ is a religiously honorific title in Telkupaigaon.

Status

Status has its specific meaning for Daksin Telkupaigaon context. In its fluid sense it’s a very complex social notion that includes and move around some determining factors in the village. These are economic position/strength, belonging to particular *gosthi*/caste/religious/ethnic identity, political connections/position/network, manner/personality, holding government position and position in the local government bodies, particular occupation (which are already treated as reputed one), owning and exercising power, and performing *hajj*. These are closely associated factors, and very much crosscutting and overlapping. With all or some of these, one can achieve status in the village. Also important is to maintain the status achieved.

Morjada, **Sunam** and **Khomota** may be the three distinct status positions. The three do not necessarily stay together.

One can have *Sunam* and may not be powerful. On the other hand, someone having *khomota* may not have *morjada*. In the village *Bosak* is a title and at the same time it refers to a status position that they are educated, economically strong, knowledgeable, and wise and by these traits they are socially established. Another dimension of the whole thing is that among the *Bosaks* everyone is not in the same status position. Boti Bosak may own 20 acres of land, whereas Shakti Shankar Bosak with only 5 acres is more a person of *sunam* for his personality and manner. Then some time it depends on personal image.

Expressions also say a lot in brief. Rich people are addressed as *Shah* by the villagers. It’s a social position, which contains power and has manifestations in different forms. *Babu* is another term by which Hindus indicate rich and/or respectable person or outsider (such as the researchers). Relationships of dependency construct another form of status imposed upon dependents.

Barolok and Garib

Rich people (*baroloks*) of Daksin Telkupaigaon are called ‘*shah*’. It’s a male position and only refers

What Really Counts?

Shamsul Bangal and Boti Bosak are the most powerful (*khomotaban*) among the Muslims and the Hindus respectively. They have connections with local political parties and use them when necessary. But they don’t enter directly into politics as Shamsul Bangal stated, “I am doing business, not doing any politics. I make Mojibor a member in UP election.” Thus they have *khomota*. But do they have *morjada* or *sunam*? Here is what a poor villager says about them: “They exploit and grab land. I don’t sharecrop their land. If I do I will fall into food shortage?”

Kasiuddin of Dariapara is well-known (i.e. has *sunam*) for his good behaviour. Everyone honours him (i.e. he gets *morjada*) for his personality. Conducting *hajj* has added to the *morjada* and *sunam* that he already has. Yet the only thing he lacks is perhaps *khomota*. The question remain: does it really matter for him?

to them. The *shahs* have huge quantity of land. They are in good position in every aspect. They don't need to buy rice from market.

Poor people (*garibs*) in the village are those who have to work day labourers. Worst in position, landless are they. Sometimes they do not even have any dwelling unit of their own. Here is how the *garib* people express themselves: "we are *garib*, when the night is over we go out for work".

Women Status

Women's Role

In the village, homemaker is the key role for women regardless of educational status, class position or age. Though school-going girls increased in number but rate of completing secondary schooling is still very poor. Literacy rate among older women generation is low. Marriage seems to be the immediate goal for women the end of which is obviously motherhood.

Women's Mobility

Mobility is limited for women. They largely remain in the private sphere. Apart from the few girls working and for that staying far away from the village, women's scope of work is very much limited in or around the household. For visiting natal or other relatives women can go with prior permission of household head. Girls go to school/*madrassa* the farthest being 3 km away.

Women and Work

In addition to household work, women do participate in the agricultural work of the family. Women of the poorest households also do work in other people's field. Engagement in other type of work like work in garment industry, teaching is small in number. For household maintenance women are playing key role. Child care, processing and cooking food, repairing mud houses are the main responsibility. Poor women often work in other households as helper. A significant change has occurred over the last few decades in the load of household work in relation with changes in household composition and family structure. With the disappearance of extended families women's workloads in the nuclear families have become heavier.

Beside this traditionally perceived role of women a contested image of working women is emerging in the village. These could be categorised into two groups one of which is socially welcomed and other not. Socially welcomed works for women are teaching, serving as family-planning worker etc. But working in garment industry created an 'image' for which social position and reputation of those girls deteriorated. Girls who have migrated to the capital or other cities for such work are being criticised by the villagers as their work is not typical and sometimes they have to live alone in the city or work in a public place with other unknown men. Girls who have come back to village from their work place or still working outside the village have to face a lot of questions and suspicions.

Women in Boishyamalipara are expert workers of cane and bamboo. They work at their households and make bamboo and cane products of household use.

Prevalence of Purdah

Purdah is not a mainstream practice among the women in Daksin Telkupiagon. Women taking bath and washing cloths in open spaces are common sights. Use of full sleeve blouse is rarely seen. Use of veil (*burkha* or *orna*) is negligible. However, prevalence of *purdah* is not necessarily tagged with veil only. Rather it may appear in abstract form. Some Muslims houses are surrounded by such walls that women are hardly seen.

Government and Private Services

Government services in the cultural spheres are mainly through religious institutions, particularly mosques. For example, the mosques at Dariapara received an allocation 10,000 taka, two fans and two tons wheat.

Private services are also available for cultural activities:

- Rich Muslims and political leaders donate money for Waz-Mahfill, Islamic Conference.
- Rich Hindus and political leaders donate money for *puja*.

VI NATURAL RESOURCES

Telkupigaon is not rich in natural resources. A canal that becomes live only during the wet season appears to be the only common resource that all the villagers use. Natural resources may be few, yet natural vulnerability is there. Flood and cold wave are the major concerns in terms of natural vulnerability.

Common Resource

There are no large water bodies except a canal (*dara*) renowned as 'Dudhiar Dara'. The canal running along the south-eastern border of the village connects during the wet season two of the major rivers of Dinajpur, Atrai and Garbeswari. However, during the dry season there is no flow of water in the canal except few disconnected patches of water. Fish of Dudhiar Dara is famous in and around the area for its taste. During the wet season fishing access is said to be open for all.

The canal was taken under leasing arrangements few years ago. Fishing access was then limited and controlled by those who leased. However, in absence of any apparent leasing arrangement now, it is open to all for fishing.

Natural Vulnerability

The village is particularly vulnerable to large scale flood and cold wave during the winter.

- In the 1988 flood, quite a few dwellings were damaged. Some relief and rehabilitation activities were undertaken by CARITAS, which were limited within the membership of the NGO. CARITAS supplied housing materials and an amount of 200 *taka* to each of the 6/7 members to rebuild their houses.
- In the flood of early 1990s few houses were damaged. The government distributed an amount of 700 *taka* to each of the affected households.
- The 1998 flood caused huge damages to the villagers. Many houses and crops were damaged severely. The affected households were given food relief. The chairman and the member distributed dry food among the flood affected people.
- Severe cold wave hit this region each year during the winter. The poor are particularly affected by it. Winter clothes come as relief, but distribution is often not fair. Usually those who support the ruling party are favoured in the distribution as it is handled by the local leaders of the party.

VII ISSUES TO CONSIDER

Marriage

Marriage is generally traditional in Telkupaigaon. Marriages other than the arranged ones are hardly seen. Offers of marriage usually come from relatives. All the arrangements are done through discussion between the two parties. Attitude towards affair marriage or marriage at self choice is still harsh in the community.

The marriage age varies between 12 and 18 for girls between 20 and 22 for boys in both Muslim and Hindu communities. The legal age limits are rarely observed, even though the villagers know those.

Dowry

Marriage without dowry is almost non-existent. Dowry prevails in mixed form: cash supplemented by television, motor cycle, watch etc. Dowry is determined by a number of factors the following among which are significant:

- Socio-economic position of the families of bride and groom.
- Bride's physical beauty.
- Groom's economic establishment reflected in job, business etc.
- Educational status of bride and groom.

Bargaining is a common feature in settling dowry. The groom's party demands while the bride's party offers. Marriage is settled only when the two parties reach equilibrium.

Polygamy

Polygamy is not a dominant trend in the village. The practice has declined substantially from its extent two decades ago when it was widespread. Now only a very few have more than one wives.

Abandonment, Separation and Divorce

Marriage generally sustain in Telkupaigaon. Cases of abandonment, separation and divorce are rare.

Migration

Migration is historically rooted in Telkupaigaon. At or around the time of Indo-Pak partition two opposing streams of migration started. The large Hindu landlords started to migrate to India and in came the Muslims from India. These trends continued over the whole period of Pakistan rule until the Independence of Bangladesh. A significant proportion of Muslims are themselves or the descendents of the in-migrants from India. Even today they are locally termed as 'exchange party' implying that they came here exchanging their property in India with the outgoing Hindus.

At present, migration prevails in different forms. People migrate to as far as Dhaka for the sake of work. Such out migrants stay at their workplace and come to the village occasionally. Apart from a few white collar professionals, there are some girls who migrated to Dhaka as garments worker. Some out migrants migrated to Dinajpur town. Though they stay in the town, they have regular connection and communication with the village.

Seasonal migration is apparent particularly among the agricultural workers. The popular place to migrate for this purpose is Bogra, another district in the north-west. Harvesting season in Bogra precede that in Dinajpur. This provides some people of Telkupaigaon with the opportunity of migrating temporarily for working as harvest labourers in Bogra. Higher rates of wage there pull these people to migrate.

With the migrants are the commuters. Some people commute daily to Dinajpur town for work. These are the ones who work there but stay in the village.

Social Order

Telkupaigaon is more or less a safe village. However, people feel unsafe particularly when law and order situation deteriorates. Even within the safe environment, some feelings of insecurity prevail among some people, particularly the poor. Incidences of theft of cattle and other household belongings do occur. And the most affected people at

such occurrences are the very poor ones who themselves cannot ensure their safety. Loss of a cow may mean even more than the death of a child to a poor farmer. That is why feeling of insecurity is higher among the poorest.

Mainly two authorities are responsible for maintaining social order in the village. On one hand are the large landowners and the wealthy people. And on the other hand are the legal authorities including the UP, the *ansar-VDP*, *jamat sardar* etc. The landowners constitute the traditional authority for maintaining social order. With the influence they have on those who are tied with their land, the landowners' control over the law and order situation is huge. The legal or formal authorities have their administrative approach in maintaining social order which may not always be as effective as that of the informal authority of the landlords.

The villagers identify the following as the major threats to social order:

- Disappearance of respect for the elderly among the young generation.
- Lack of discipline in the youth.
- Rise of individualism.
- Cultural diffusion through media.
- Lack of actions against crime.
- Degradation of religious practices, particularly among the young people.
- Uncontrolled money flow.

The Hindus at times feel unsafe in fear of oppression by the Muslims majority. External interferences also add to their fear. The powerful Muslims sometimes tend to use external political and other powerful connections in their endeavours of grasping property owned by the Hindus. For instance, Shakti Shankar Basak even after having a distinguished social position in the village is not being able to use his own land of about 6 acres. He bought it from a family who migrated to India at least 12 years ago. Till today, he has not been able to possess the land. Instead, the land is cultivated by a Muslim neighbour who settled in the village after migrating from India as 'exchange party'. Few years back, Mr. Basak had an attempt to cultivate his land. But he failed as his counterpart used his political power (bringing party people and hired *mastans*). Mr. Basak tried to take resort to legal procedures; he went to the police, but in vain. Instead, he had to withdraw his case against the oppressor being pressurised by different agents including the police all of whom have been in favour of the oppressor. However, this incidence should not be generalised to conclude that all the religious minorities are being oppressed in this fashion.

Conflict Resolution

Conflict resolution mechanisms exist in the village in formal and informal forms. The formal conflict resolution system is the UP. However, this mechanism usually handles larger conflicts involving people even beyond the village. The informal conflict resolution mechanism (i.e. *shalish*) have been discussed in the section on social and political resources.

Sharecropping

Sharecropping exist in Dakhsin Telkupaigaon in feudalistic mode to some extent. The sharecroppers who are locally know as *adhiars* exist in the village as an important socio-economic category. While *adhibari* (sharecropping) has its root in feudalism, the presence of feudalistic mode in the village is manifested in the production relation between the *adhiars* and the landlords. This patron-client relationship goes much beyond the scope of *adhibari* only and involves a lot of other aspects of socio-political life of the *adhiars*.

VIII Perception of Well-being

Perception of well-being varies in the village where inequality prevails in various forms.

Material Sense of Well-being

In Telkupigaon, the villagers' perception of well-being sharply differentiates between haves and have-nots. The person who owns land, house(s) and/or any other means of regular income (e.g. business, salaried job) is perceived to be a rich person as s/he can satisfy his (her) daily necessities. Rich people do not need to depend on others for fulfilling their daily necessities. On the contrary, those who have to depend on others for fulfilling their daily necessities and do not own any major asset (e.g. land, shop, salaried job, capital etc) are considered to be poor. Their poverty affects their children's education, fulfillment of basic needs, or having enough food and other aspects of their livelihood. Material sense of well-being is also linked with inheritance. Father's property or solvency can ensure one's well-being and it gives him (her) a sense of security and protection. Lack of father's property is a generic cause of remaining poor as perceived particularly by young people of Telkupigaon. However, categorization of rich and poor distinctly varies across other social, political, and cultural phenomena and the categories are not homogenous.

Political Sense of Well-being

The issue of *khomota* (power) is stitched within the village power structure and linked to some extent with the wider power structure beyond the village. National politics and its village level response i.e. political connections are sometimes important for *khomota* and *khomotaheenota* (powerlessness). However, political connections beyond the village are not the only and most important determiner of becoming *khomotaban* (powerful) and *khomotaheen* (powerless). Politics within the village linked with economic strength largely determine political well-being in the village. A large landowner cannot be *khomotaheen* and it is extremely difficult for a landless person to become *khomotaban* unless s/he is exceptionally well-off otherwise. Being *khomotaban* and *khomotaheen* with regard to age and gender position can shed additional light on a rather ignored power relation that may be very much linked with an individual's well-being.

Socio-cultural Sense of Well-being

The older people in Telkupigaon have been experiencing a reality that relates drastic change in the *morjada* (honour) position from the time they were young. Elderly persons were treated as *morjadaban* in their time. Now-a-days younger people do not possess any attitude that shows respect to the elderly. Another aspect of being *morjadaban* (honourable) linked with *sunam* (goodwill), and there is no easy way to gain it. From any social position, one can be *morjadaban* (by having *sunam*) if s/he possesses the qualities of keeping promises, having sense of justice, being educated, honest, truthful, *imandar* (strong believer in God), altruistic and by possessing friendly attitude to others. Beside these, economic strength is influential but not essential for being *morjadaban*. Being *morjadaheen* (honourless) is usually linked with violation of values within customary practices. It also can be tagged with lower economic and caste position. It is influenced by the power of ideology. These positions of honour and goodwill are subject to upward and downward mobility and are not static.

Equality and Inequality

The villagers are not equal in every sense. Inequality is associated with gender, age, social position, education, income, job holding, land owning, social networks, religious identity, access to different services and markets, dependency, intellect, connections to the wider world, health etc. Inequality is increasing due to loss of land, indebtedness etc.

Community's Sense of Happiness

Sense of happiness is not similar for different segments of population in the village. Local elites feel very happy when they get respect from other villagers. Young men emphasise on job or regular income source for their happiness. However, the universal requirements for becoming happy include small family, regular income, a good household head, mutual understanding among family members, respect, having ability to provide education to the children etc.

Following things are required to make the villagers as a community.

- More educated people
- Low density of population
- Well constructed and connected roads
- Educational institutions (both religious and formal)
- Hospital
- Play ground
- Electricity supply
- Employment opportunity
- Irrigation facilities
- Security
- Absence of corruption
- Good social relation
- Good social environment
- Honest villagers
- Health facilities
- Safe drinking water
- Honest leader
- Amusement
- People for social welfare.