Journal of Social Science DIU - revised manuscript (version 2)

Savings Groups and Seasonal Food Security in the Northern Charlands

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Abstract

Households on Bangladesh's northern river islands face seasonal income gaps alongside recurring damage to land and transport links. This study investigates whether participation in women's savings groups is associated with more stable food access across the agricultural year. Quarterly interviews with 360 households in six chars were combined with group account books and 30 household food diaries. Household fixed-effects models compared changes in food insecurity scores across lean and harvest seasons. Regular savers reported smaller seasonal increases in meal reduction, particularly when groups permitted emergency withdrawals without requiring a new loan. Benefits were weaker among households that lost cultivable land during the study period. Qualitative accounts showed that flexible access mattered more than the nominal size of accumulated savings. These findings position group rules as a significant part of local livelihood support. Participation was not randomly assigned, and households with severe losses were more likely to leave the panel. Programmes should assess withdrawal flexibility and exclusion during shocks alongside membership and savings totals.

Keywords: savings groups, food security, seasonal livelihoods, river islands, emergency withdrawals

1. Introduction

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2. Methods

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