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| **Livelihoods before and after the intervention** | 1. Dependent on daily wage labour  
2. Sometimes she used to work as domestic help when she could not manage daily wage work | 1. Stopped working as daily wage labourer, helps her husband in making bamboo basket and in the business of selling puffed rice.  
2. Husband sometimes works as daily wage labourer but mostly busy in making basket and selling of puffed rice.  
3. Take lease of land for share cropping  
4. Rearing ducks, chicks and one goat |
| **Children** | Two sons are school goers | Two sons, both are school goer; Anita does not engage them in work. |
| **Productive Asset or IGA owned working capital** | 1. Daily Wage Labourer  
2. Domestic Help | 1. Stored rice (Seven mounds)  
2. One Goat (Pregnant)  
3. 15 ducks and 12 chickens  
4. Capital of 7000 taka |
| **Marital status and household composition** | Married | Married |
| **Keywords** | Separation from in laws, Multiple livelihood, land, hard work, resilience |
QUALITATIVE MONITORING OF SHIREE INTERVENTIONS: CMS 5 INTERVENTION TRACKING

INTRODUCTION
Anita's extreme poverty started to shift as soon as she got some assistance from the shiree project. Her new shift in life was significant compared to many other beneficiaries. This ROI covers detailed analysis of her life history events in the last one year since collecting the life history last year. It aims to see the post-intervention situation, causes and consequences that led to her graduation and/or to further vulnerability.

LIFE HISTORY AND RECENT PAST
Bom into a large but poor family Anita Vadro has never seen good days in her life. Even after getting married she found herself in the midst of challenges to fight by herself. Her husband’s laziness and sickness added extra burdens and challenges to her life. This gave her almost full responsibility for the two children which she bore. Manik, her husband and Anita were forced to separate from her in-law’s family as Manik could not add to the income of the family.

Life as full time labourers, living in a tent
Being separated from her in-laws, Anita found her life in a much worse place. It was not possible for Anita to manage the family alone, moreover they had no land. However, after getting separated from her in-law’s her husband’s sense of responsibility came into effect and started working. But dependency on the irregular daily wage labor did not change the wellbeing status of the family that much. Anita started working as housemaid when she could not get enough daily wage labouring work. Although she knew how to make baskets from bamboo, she is unable to make enough profit from this to generate a significant income since she was lacking capital. For the last 12 years they lived under open sky in a tent made of plastic sheets. Thus, Anita was living a life of the extreme poor until she got assistance from the shiree project. To know the life history events of Anita in detail please retrieve her life history from the following link.


NGO graduation design
The project is titled, “Resilience through Economic Empowerment, Climate Adaptation, Leadership, and Learning (REE-CALL)”. It intends to build resilient communities in the context of disaster and climate change through economic empowerment and forging sustainable livelihoods for women and men who are living in extreme poverty. They also develop leadership in Southern Coastal communities with three partners in three districts in Bangladesh.
since 2010. The purpose of the project is to graduate a total 10,500 economically extreme poor (Bottom 10%-BHH) households from the shocks, challenges of extreme poverty by 2014. The project aimed to achieve the following four outputs in terms of achieving the project goal:

1. Formation and Functioning of 400 CBOs,
2. Involve a total 10,500 extreme poor households (in the bottom 10%) with IGA, alternative livelihood and increased income,
3. Enhance communities' capacity in terms of disaster preparedness, response, and adaptability with the impact of climate change,
4. Capture Local experience from the programme and informs national policy dialogue, and simultaneously enable the extreme poor are able to access services from the government and service providers.

**Graduation Process**

The targeted households are living in extreme poverty, which has social, economic, cultural, and political dimensions. The project has been designed to address different requirements at different stages of the project period to sustain those economic changes, which emerge within the targeted household. Aside from the initiative to increase income and creating alternative employment opportunity the project is trying to address a numbers of other issues as follows:

**Timeframe of graduation:** The framework of graduation is 5-6 years. During this period, the targeted HH will actively engage with 2-3 different types of income generating activities, and developed ownership of the project through Community Based Organisation (CBO), which is
instrumental to reach the targeted HH. The targeted HH will receive necessary skill, knowledge, capital, and linking support directly within two years of inception of the project. In the third year, the targeted HH will receive support to build social and economic leadership, which helps them to generate savings, banking ability, developing community leadership, mobilizing natural resources like khas land, khas pond, and bill and using roadsides for agriculture production. Within three years, the targeted HH emerges as a productive unit and with an increasing per capita income and improved wellbeing. During this next 2-3 years, Oxfam will provide close supervision and follow up support to enhance the on-going IGA also link up the targeted HH with the government social and food security safety-net programme. Oxfam develops this model and ensuring market based livelihood also ensuring accessibility in the entitlements and rights. In the project ‘Asset Protection’, initiatives will be given more emphasis so that poor people can cope with shocks related to health and numbers of family matters. The following chart will provide details:

Household Requirement and Graduation Process:

The targeted household will be identified through a vigorous screening process within set and agreed criteria. After that, each HH will develop their own income generation and alternative livelihood plan under the guidance of NGO field staff. One household may need to be involved with 1-2 IGAs considering the multi-dimensional aspects of poverty the project has identified series of activities link with mid-term and long-term level intervention. The immediate interventions are IGA, alternative employment generation, the mid-term interventions are developing grain banks, savings, disaster preparedness, developing leadership and mobilising natural and local resources. The long-term intervention are strengthening CBOs as well as
linking up the micro level voice to national policy interventions. However, each household will have their own income generation and graduation process. The graduation pathway:

THE INTERVENTION SEQUENCE

Social relations help to survive

When Oxfam found Anita as prospective shiree project beneficiary, Anita and her family of four (husband and 2 young sons) were living under a tent made of plastic sheet. Whenever a storm or rain came, they used to take shelter in a primary school building half a kilometre far from the tent. The land on which the tent was installed was once owned by Anita’s father-in-law but he sold it many years back. Most of the land of her father-in-law was bought by her husband’s cousin who then offered Manik (Anita’s Husband) three decimals of land to install the tent on as they had nothing left and were living in destitution. The reason Manik’s cousin brother helped him is because they are educated and they have a good heart. His cousin also said, “You can live there as long as you want.”
Her father-in-law had a solvent family but for Anita this was in only her past. Now they had no land, no home, no regular food, no savings, no asset but the only thing they had was dream about the future of their two sons.

**Wage Discrimination**

Both Anita and her husband, Manik were working as daily wage labourers mostly in agrilabour. **Anita got 80 taka per workday and her husband got 100 taka.** When Anita was asked about the difference in daily wage, she seemed to take it for granted as a system where women cannot be equal to men in wage.

She said some of her female colleagues negotiate for wages, which she never did, but employers often responded by saying, “you are female, do you think I will pay you equal to man?”

Anita was not sure where the justification lies in such comments made by the employer moreover she never felt the volume of work done by women is less than men and in many cases, it is more than men.

**Gendered Aspect of Labour**

In addition to low wages there are several other gendered discriminatory aspects of labour which made it hard for her to earn a living wage:

1. For Anita it was not possible to find daily wage work each day due to low demand for female wageworkers.
2. In addition, their demand is high for household chores but such work does not pay in cash, but rather in-kind.
3. During the rainy days, it was especially hard to find daily wage work. On the other hand, she also did not try to find work during rainy days as working during rainy days seems to her not suitable for women.

   **Anita said, “How can you work in front of other men when you are fully wet. They will stare at us and this is a matter of shame, I feel very shy that is why I do not go out to work on rainy days.”**

4. So, when Anita could not find a daily wage basis work she used to work as much lower paid domestic help. In return, she would get a half kilogram of rice or one kilogram of broken rice and sometimes a portion of cooked food comprised of rice and cury which she often brought back to the tent for her children and husband and consumed together.
**Food Intake - lack of oil**

Mostly she used to cook once a day, in the afternoon, which they took as lunch cum dinner and the rest of it they used to eat the next day as breakfast which is served as panta with no curry on most days. *Anita almost forgot the use of soya-bean oil to cook anything. Even when she managed to cook some vegetable curry, she could hardly cook it with oil.* Which also reflect that Anita’s family did not get the maximum food value of the vegetables she cooked as science says there should be a minimum portion of oil before cooking vegetables as the oil helps to preserve the food values of vegetables while it is being cooked. Thus, the poor get even less from the least consumed food for them.

**Gets educational stipend, but limited by residence in tent**

Anita’s two sons were school goers, when they were living in tent they were receiving stipend from government to continue their studies but Anita’s concern was, “*how can you do good in your studies if you live in a tent.*” All the relatives of Manik are educated and many of them do jobs or teach in primary/high school. This made Anita and her husband dream that their sons will be educated one day. Despite their hardship, they always encouraged their sons to continue their studies overcoming and ignoring all odds. Often Anita and her husband discuss with their sons and make them understood by saying,

> “We two (Anita and her husband) are working like a bullock all our life, do you want to be like that? Don’t you see one of your uncles is teaching in a college? We couldn’t educate ourselves but we want you to fulfil our dream.”

Anita sees people get educated, go to Dhaka or do good jobs that is why she also dreams her sons will also get educated go to Dhaka or will do good jobs and all their sorrows will be removed from their lives. She also shared that her sons are trying their best to do good in their studies despite the hardships they face. *Anita and Manik were not able to buy kerosene to turn on the lamp at night so that their sons can carry on their studies after dusk. This often made her sad often because her sons have a great passion for their studies but she could not manage to provide them with a light.*

**Water and Sanitation**

Since the family was living almost under open sky, it is important to look at the water and sanitation aspect of Anita’s family. Anita and her family had an open toilet system. They used to bath in a pond owned by other persons and they got their drinking water from a far away. She fetches water from a deep tubewell, which is almost one kilometre away from her house.
It takes 25 minutes to fetch the water (although she does not need to wait in a queue to collect water). Open defecation was the only choice for Anita. As she said,

“Open defecation was very embarrassing for me as a woman because always I need to be careful about protecting myself from the sight of others, specially men’s from men’s sight, this is not problem if you are a man, but what to do, I had no option.”

**Formal and Informal support from the local government**

Anita and her family never received support from their neighbours except the offer of the land by Manik’s cousin. They received some support from the union chair of their area. He is a man of good heart. During the last years’ storm Anita’s family received some support from the Union Parishad, 16 kilograms rice twice. The Chairman knew Manik is homeless, that is why he gave Manik a big tree, which he can use to make his own house. That tree would not cost less than 10,000 taka at the current market price. It was in April last year when some of the trees by the roadside fell down due to a heavy storm and the Chairman is in charge of managing the trees by the roadside, which is owned by the government. However, Manik could not immediately use the wood from the tree which is why he took the tree to the sawmill and kept the tree as a few logs for future use.

**Extreme Poor are refused microcredit**

Anita even tried to get microcredit from a microcredit-based organization but she was refused as she was living under a tent and they had nothing. Anita shared,

“Since we had no land, no assets we didn’t get any microcredit from any organization.”

Anita’s family was enlisted in January last year. When people came to list Anita’s family as prospective shiree project beneficiary she did not expect she would get something to change her life and livelihood, she just thought people came as part of a census which is done by the government or other organizations. The field staffs afterwards came several times.

**Anita learned a lot from the Community Based Organization**

One day the field staff shared about the formation of group, which she knew as CBO but did not know what the acronym stood for. *The only thing she knew about CBO is the name of the group.* She was told that people like her will attend regular meetings where they will discuss among themselves, will share their experience and views, and the group will be managed by themselves. Anita did not ask what the benefit of attending such group meetings is. She just
continued going there as the other people are also going also she eventually got a feeling of getting something, which can help her family.

In the group, she started learning many things, such as:

- how to manage money,
- how to be organised,
- what are their rights,
- about water sanitation, about family issues etc.

The most important thing Anita has learned from the CBO is if husband and wife work together without fighting with each other, any family can progress. Anita discusses all her learning with her husband. Anita acknowledge that despite his former laziness, her husband is a good listener. In the CBO since the very beginning, they started a saving scheme where each month they save 20 taka.

**Cash for Work - A Good Initiative**

After a few days, they heard from the field staff that they have some works for them to do. As part of the project design, a ‘cash for work’ initiative was implemented where all the beneficiaries or an able-bodied person of the family will work for 16 days, from 9 am to 2 pm and will get 175 taka as daily wage. In March, Anita worked under the scheme of Cash for Work for 16 days and got 2800 taka. Many people work under that scheme along with Anita. They repaired a connecting road from a village to a nearest market. For Anita this was a happy event. She worked for those days in a festive mood. She got 175 taka just for working 6 hours where she only got 80 taka for working the whole day when she worked as a daily wage labourer. Her husband also kept working as a daily wage labour for those days for 100 taka per day. Thus, for those 16 days, they earned 275 taka each day and at the end, they saved a good amount of money.

The money earned by her husband was used to manage the regular cost of the family and Anita saved the income she made through the cash for work program. When the Cash for Work scheme ended, Anita was disappointed. She said:

“Not only me, all the people who worked there were disappointed.”

**Submission of business plan for Bamboo buying low and selling high**

With 100 of her savings, she bought two chicken to rear and kept the rest of the amount for future use. After the end of the cash for work program, they were requested to submit a plan about what they would do for an IGA if they were given assets or capital. Anita and her
husband knew about making Poloi (A local bamboo made trap like basket to catch fish); therefore after discussing with her Anita shared that her family wants to make a business of bamboo made products.

After two months (In May'12) of cash for work, Anita’s husband received 7000 taka with which her husband bought seven bunches of bamboos each bunch consisting of 20 bamboos and each bunch costing him 1000 taka and resold those to the other people who make poloi at the price of 1500 taka for each bunch. It was a strategic decision of Manik and Anita as during the pre-monsoon and monsoon period there is high demand for bamboo locally. Since most of the people are poor and do not have the capacity to buy a large volume of bamboo, they purchase bamboo from the local retail market which cost high.

Manik thought it would be more profitable to purchase bamboo from another market with wholesale price then they will sell them in the retail market with good price. Thus, Manik made a profit of at least 300-400 taka from each bunch excluding the transport cost of bringing the bamboos from a distant place. From 7000 taka, Manik made a total profit more than 2100 taka. He reinvested the money in buying and selling bamboo until the demand for bamboos reduced. He did that for three months, 14 or 15 times which generated a huge profit of no less than 35000 taka. Each month he purchased some materials from the profit to build a house and stored them until he could manage all the materials to build a tin-shed house.

**Used profit to buy a house ‘an Identity’**

Within three months, Anita and Manik managed to start the construction of their house. As we know Manik had no land but his cousin brother allowed him to build a house on that three decimals of land where he was staying, installing a tent. Manik invested 21000 taka in total to purchase the building materials like tin, wood logs etc. He used the wood logs given to him by the Chairman, which saved them a large amount. One of Anita’s relatives worked as the house-builder for the house. His charge was 6000 taka but Manik paid him 2000 taka and the rest Manik would pay in instalments. Since the house-builder was their relative, he agreed because he also wanted Anita and her family to have a house. Anita and her family got a shelter, a secured shelter. Anita felt like their identity has started to emerge. Anita’s sons were happier than anyone else was, as now they can say they have their own house. They now can study in a good environment for reading.
Installing Latrine

Within few days, Anita received a latrine from the NGO because Anita was assessed as vulnerable in terms of water and sanitation. The NGO installed a sanitary latrine just near their house. Anita is relieved from the year-long embarrassing experience of open defecation.

Second IGA-8 ducks - Small but highly effective

After three months of receiving support for first IGA, Anita received eight ducks from the NGO as the second IGA. As mentioned, Anita already purchased two chickens when she got the money from cash for work. Thus, she started raising chickens and ducks together. Before getting the ducks as the second IGA Anita was given training on poultry rearing. When she was visited for this ROI, she had 15 ducks and 12 chickens in total.

Anita shared; she is regularly selling duck eggs. The ducks started laying eggs just a few days after getting them. Each month, she has sold at least eggs equivalent to 400-500 taka. Anita also keeps some eggs reserved for her sons to consume. Anita bought a goat calf with 1000 taka from the profit of selling bamboos. The goat is now pregnant and will soon give birth to more goats. The market value of the goat is now 3500 taka but they did not want to sell it. Anita said,

“Soon the goat will give birth to at least two calves, I will sell once I have more fattened goats, then during the Muslim festival of Eid (she was referring to the Eid-ul-adha when Muslims sacrifice animals), I can sell it for a good price at that time.”

Basket making

When Anita’s husband stopped the business of selling bamboos, they started to make poloi by themselves as an alternative option since they have to survive. Both Anita and her husband Manik know how to make poloi. They both work together to make poloi (baskets). In a day together, they can make four to five poloi. They can sell each of the poloi at the price of 80 taka from which they can make a profit of 25 to 30 taka from each poloi. That does not mean they make can make poloi each of the day of the week. In a week, they can make around 20 poloi. Anita’s husband take those poloi to the market and sell them himself.

Multiplication and diversification of businesses over the different pattern of seasonal demand

Rice Making

Poloi is a seasonal product, once the monsoon is over it does not sell much. Therefore, Anita and her husband started another business of selling puffed rice. Part of the capital Anita used to buy bamboos to make poloi and the rest of the amount she used to buy rice. Anita bought
With this rice, they started the business of selling muri. Muri is a labour intensive item. It requires high labour but the profit margin is low compared to the labour invested but since there is no alternative Anita and her family carried on this business for five months when there was no demand for poloi. Manik used to go to the market only once a week to sell muri and could make a profit of 600 taka. However, such a strategy diversified over different seasons kept Anita and her family progressing at a satisfactory pace.

**Leasing in agricultural land, sharecropping basis**

As savings increased, Anita sat with her husband and made further plans to generate income from other sources. Anita and her husband decided to lease a piece of land, where they aimed to produce rice. Thus, they leased 33 decimals of land from the landowner who is also their neighbour. The basis was share cropping and they needed not to pay any amount in advance. Anita and Manik worked on the land themselves and invested around 5000 taka to produce rice.

Within few months, Anita and Manik could have a good harvest. Around 32 mounds (37.5 kilograms = 1 pound) of rice was produced. Anita got 16 mounds after sharing another 16 mounds with the landowner. Still they did not sell the rice but rather stored it in bamboo baskets. The current market price per mound of rice varies from 500-600 taka. Therefore, Anita is expecting a profit of around 3500 taka. However, Anita does not want to sell all the rice. She wanted to boil the rice by herself and would husk them in a machine to consume themselves. When Anita was visited, she was busy boiling the rice and drying them in the sun.

*Anita said, “Rice is so costly now-a-days, it’s better to produce by yourself if there is scope.”*

This is the first time in her life she is producing rice by herself for the family. She was happy about it. In the village areas if people can produce rice for their own consumption it is seen as something very positive for the family. Anita said that she boiled at least half of her 16 mounds of rice.

While she will produce rice for family consumption, the other half they will sell in the market when the market price for rice increases.

It was raining on that day, and Anita was very worried that the dried rice would get wet in the rain, making all her labour useless. Suddenly the rain broke out and Anita started crying because the rice was under the sky for drying them after she boiled. At this time we stopped the interview and Anita hurriedly went to protect the rice from the rain otherwise all of them will be damaged and not useful.
Rapid increase in income did not affect food consumption significantly

Anita was visited again the next day; she was smiling as she could save most of the rice from rainwater. The way Anita and her family are living, it is clear that they are graduating from extreme poverty at a rapid pace. Most interestingly, Anita shared, although she has made progress more than she expected, she did not change their food quality that much but the food frequency obviously increased. Anita and her family are having confirmed three meals a day. However, she shared that she does not spend much in buying fish or meat. She said, “Since we have the habit of eating less and a low standard of food for years, we do not like to eat fish or meat although I have the ability to purchase them. At present we think we are better off addressing the financial condition first.”

However, Anita shared she is very conscious of their sons, they regularly consume eggs produced by her ducks but Anita and her husband do not. Another change is that Anita now regularly uses soya-bean oil to cook her curry.

Dreaming for a homestead land

The next target Anita has now is to own the homestead land of three decimals by purchasing it from Manik’s cousin. Manik believes his cousin would agree if he wants to buy it but that needs a huge amount of money not less than 30 to 40 thousand taka as price of homestead land is a bit higher than agricultural land. Anita and Manik are now working hard for that. They are trying to save every penny they can and they are also saving in different forms of assets like storage of rice, goats, ducks, chickens etc.

Rumours about Anita’s success

It is common for neighbours to envy the success of those who have escaped poverty, and to spread rumours which may undermine this success. Anita and Manik are no exception. Now that Anita and Manik have started seeing better days, people have started spreading rumours. Although people know, they have received support from a NGO but the rumour people are spreading is, is that even with such a support, how had Anita and Manik progressed such a way? Might they have some hidden treasure or they be doing something illegal? No one has ever looked how much labour and effort Anita and Manik invested and still invest in bringing themselves out from their acute state of poverty. People often ask them now, “What did you do that make you able to build a tin shed house from just only a tent!” However, this was more wondered expression of the people rather than a question itself. Nevertheless, it tends to challenge Anita and Manik’s honest effort to change their lives.
Investment in education

Anita observed her sons are gradually doing better in their schools. Both of them did well on their last exam compared to last year. The youngest one needed special tuition for which Anita sent him to a teacher for private tutoring. Anita needs to pay 200 taka a month for that. Anita and Manik never think for a second if their sons need anything related to their study. Anita shared, “yesterday my younger son said, he needs pen and paper for the school, I sold four eggs in the afternoon and got 40 taka and I gave that money to him to buy pen and paper for him”. Her eldest son is not taking coaching but if he needs he go to his paternal uncle (One of Manik’s cousin brother) who is a lecturer in a college for solving his problems he faces in his studies. In addition, his uncle is cooperative and gives enough time to coach him.

Practice of joint decision-making

Anita said when a decision must be made they sit together and discuss and make a decision. Anita and Manik also consider their suggestions where needed.

Family Harmony contributes to the growth

Anita shared; she has a good understanding with her husband. Despite lots of problems and despite the difficulties they have faced her husband never abused her verbally or physically which is common in other families. They have a harmonious relationship, which also helped them to change their condition. The only negative thing about Anita’s husband is he is a bit lazy; in fact, his body strength is not enough to perform hard labour. However, this has reduced now since Manik saw Anita working hard and their financial condition is gradually progressing. Now Manik is also full of spirit and energy.

Fear about uncertain climatic events

Anita shared with a bold voice that now that she has got on a platform and is doing well, she is confident enough she will overcome her misery of life permanently. However, when she was asked about the possible threats, which can undo her hard-earned progress, she immediately mentioned cyclones as the first and foremost threat as the area is near the Bay of Bengal and often experiences storms or cyclones.

Fear of Theft

Anita also shared her second concern as theft in her house. As people now know, Anita has some assets. Anita shared, the reason they invested more on construction of the house is to make the house strong enough to survive a cyclone or storm. Anita also learned about disaster
preparedness from the CBO, which she believes will help her in facing any storm or cyclone in the future.

**Economic growth contributed to strengthen social relations and ability to borrow**

Anita and Manik experienced another change in terms of the relations with the neighbours around her. People now come in to contact with them more frequently than the past. Manik could hardly think about borrowing anything from anyone but now in case they need some money to borrow they will get it. Earlier people might have thought if Anita/Manik were lent money they would have no way to repay them, thus they refused them such help.

**Financial management - Anita manages the finances and spending**

It is worth mentioning that although Anita’s husband goes to the market to sell poloi or puffed rice. Anita shared that her husband never showed any interest in their income. As Anita manages the house, Manik always handed over the income/profit to Anita and Anita has such freedom to manage and decide all the things. Such empowerment is due to Manik’s dependence on Anita, on the other hand Manik is not physically strong enough to handle all those.
QUALITATIVE MONITORING OF SHIREE INTERVENTIONS: CMS5 INTERVENTION TRACKING

INTERVENTION MAP FOR ANITA (37 YEARS OLD) FROM DATE OF INTERVENTION TO MAY 2013


2012 (Jan) Enlisted by Oxfam-Shiree project
2012 (Sep) Anita stated producing puffed rice, handmade bamboo baskets and sell it in market. These multiple options helped to cope with seasonal income insecurity. They built a house.
2012 (March) worked under the cash for work, earned a modest income which she saved for further use
2012(May) got 7000 taka from project, husband started business of selling bamboo. Husband started to concentrate on the family income.
2013(May) harvested a good amount of rice from the leased land. Part of the rice kept for personal consumption and part of it is stored for good price in lean season. Decided to buy a piece of land.

Wealthy elite

Middle elite

Lower earning non-poor

Elder brother died after 5 years of poor health, income decreased significantly
Husband got cured and started working again
Anita got married into another large extreme poor family
Anita’s father was the only income earner
Elder brother started earning while her father retired
Husband required treatment for severe headache
Centripetal crack: separation from in laws family, husband start working as day labor

Moderate poor

Working Extreme poor

Desolate
DISAGGREGATED ANALYSIS

MATERIAL EMPOWERMENT: CHANGES IN ABILITY TO COMMAND MATERIAL WELL-BEING

Diet
Although income increased there was no significant change was found in terms of the quality of the food consumed, but food frequency increased. Before Anita was only cooking once a day and eating two times but now she cooks twice a day and eats three times a day. Most of the meals are still accompanied by vegetables. Her sons frequently served with eggs of the ducks she rears. Earlier she was hardly able to use cooking oil but now she adds it regularly.

House and homestead: ownership, condition of tenure, condition of house.
Anita and Manik have no land; homestead neither land nor cultivable land. They were living in a tent that was installed on the land offered by one of the cousin brothers of her husband. However, that was just to use the land as long as Anita and her family want but was not given to them permanently. Anita and Manik through their hard work and the assets/capital given to them by the project progressed financially and immediately invested their income and savings in building a house on the same land. This is a tin shed house with tin and wooded sided walls.

Assets
Anita realised assets can secure her livelihood in case there is any future problem, leading her to concentrate on making productive assets. She could store rice for future sale. She is rearing a goat, which will soon give birth to calves, and she has 15 ducks and 12 chickens. Each of the ducks can be sold at a price of 300 taka and each of the chickens can be sold at a price of 200 taka on average.

Income – diversified according to demand changes over the year
Multiple sources of income have helped Anita to secure guaranteed income from at least one source year-round. **At the same time, Anita used her skill and knowledge to maximize the income through investing or working in sectors, which had market demand over the seasons.** Which means Anita and her family studied market demand and based on the findings they moved for such a business, which could offer the maximum profit within the possible options available to them.
Savings
Anita had some cash savings and saved 20 taka each month in the CBO.

PSYCHOLOGICAL EMPOWERMENT

What can happen to a family that has moved to a newly built house from their own income, which had no shelter in the past to live in and was living under the open sky in a tent made of plastic sheet? It is simply a, “Yes! I can” type of feeling. Anita and her family members were found with such a confidence that has boosted their psychological empowerment. Moreover, when Anita sees her two sons are going to school and doing better in their studies, she feels like soon she will be able to live her dream life where her sons will do good jobs with their education and they will not have to worry a single time about what they will eat.

WIDER CONTEXT - CHANGES SINCE THE INTERVENTION

Threats
For Anita there two types of concerns was observed, the first one is the climatic threat as the area is often visited by storms, cyclone etc. The second one is the threat of theft.

Seasonality
Although seasonality is a concern but seasonality can itself be a strength in generating significant income if an individual can capitalise on IGAs appropriate to different seasons. The reason Anita’s family progressed so much is because they used their IGAs to run seasonal businesses which generated a huge profit for them within three months and that helped them to build their house and purchase other assets to generate further income in the future.

SUBJECTIVE UNDERSTANDING OF WHAT CONSTITUTES GRADUATION

Anita immediately responded with a simple answer regarding how she understands graduation: in her life, it is like moving to a tin shed house from open sky dwelling place.

To Manik, Anita’s husband, graduation means his wife can manage the family well throughout their life.

Manik, seems to be quite dependent on Anita, hence, all his comments were directed to Anita.
SUMMARY AND CONCLUSIONS

SUMMARY

Anita could be a good example to show how women managed and women led asset management can take family’s income and wellbeing to a new level. Where men are often found to be reluctant about the overall management of the family, women play a significant role as homemakers who do not only manage household chores but rather contribute to every single issue which is related to the interest of the family. She understands, even if her husband does not contribute or remains indifferent, she has to manage any way. Anita’s visionary calculation about the income of the family in a sustained manner proved to be highly successful. This will continue further given that she does not face any uncertain events in her life which she has no control over. However, it was found that being engaged equally with the IGAs using her technical skills, she feels confident enough to run the family even if her husband is not there, which is a very important dimension to take to further level as the women who are not engaged in IGAs directly and managed by their male peers feel uncertain about their income if the male/husband leave, die or migrate. This can make them more vulnerable. Hence any IGA project should ensure that both men and women equally increase their confidence and the capacity of women to continue even in the face of uncertain events.

Cash for Work was one of the major components of the project which has multiple effects simultaneously. Here, the extreme poor get working opportunity with the modest wage rate they have ever received. This contributes to build their confidence and their self-esteem also increases. On the other hand the community is benefitted by getting a new link road or repaired road which promotes the economic mobility of people, goods and services, by getting the school field raised or building a connecting road for students which ease their communication with the school during rainy season and throughout the year, by getting an excavated pond or a road cum dam that contribute in reducing the effect of floods. Most importantly the community gets ownership of the development efforts which help in building a strong community feeling that may be instrumental in ensuring sustainability.

Family harmony and joint ownership of Anita and her husband over the IGAs helped the family to graduate faster than others who got the same amount of investment. However, having an in-depth knowledge of the local and regional market; demand and supply system proved to be very effective in terms of selecting appropriate IGAs. However knowledge about the most
successful seasonal business and/or IGAs is also important which Anita and her family used efficiently. Any kind of livelihood program should furnish the beneficiaries sufficiently with such information so that they can take a well-informed decision which can prove highly successful for them.

However, informal field-based experience of the researcher suggests that the extreme poor lack confidence regarding IGAs/business/livelihood options because few examples of success stories are presented to them as they move in a circle of like-conditioned people. Hence, demonstration of the demonstrated success stories can have highly positive impact in terms of creating confidence which is instrumental to success in any kind IGA.

WHAT HAPPENED WITH REFERENCE TO THE GRADUATION PLAN?

This project considered “Cash for Work” scheme which seems to work effectively. Most of the beneficiaries viewed it as an excellent step. However, this scheme has also now been referred by other daily wage workers to earn modest daily wage since their daily wage is comparatively poor. On the other hand the “Cash for Work” scheme brought two types of benefit, the first one is for the beneficiary himself/herself and the second is for the whole community as under the scheme the beneficiaries worked to solve a community problem like repairing connecting roads to school/college/market, repairing connecting bridges in canals etc. On the other hand two types of IGA have been considered which is helping the beneficiaries coping in an adverse situation in case the first IGA failed perform low.

INDIVIDUAL SUSTAINABILITY

Individual sustainability was found to be an individual concern as the beneficiaries themselves could better identify what will suit them and what will not. In cases like Anita’s, they studied all the options available and chose the best options suitable for them. Female-led resilience strategy can help a family to sustain more effectively.