

QUALITATIVE MONITORING OF SHIREE INTERVENTIONS: CMS5 INTERVENTION  
TRACKING- CMS5 End-line  
REFLECTIONS ON THE INTERVENTION (3) FOR JAMIL ALI

Shiree Q2 Research on Extreme Poverty in Bangladesh

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<b>CMS 1 Reference</b>	215-8657-61204 (Household ID from CMS1) 01806		
<b>Interviewee name</b>	<b>Name:</b> Jamil Ali	<b>Sex:</b> Male	<b>Age:</b> 38 (Y) <b>Ethnicity/Religion:</b> Bangladeshi Muslim
<b>Union, Upazila and Zila</b>	<b>Current Address:</b> Sitakunda	<b>Permanent Address:</b> Sitakunda	
<b>Date of Interview</b>	May 28, 2015		
<b>Well-being Status</b>	<b>April 2012</b> (Just before the intervention)	<b>April 2013</b> (after 18 months of intervention)	<b>May 2015</b> (after 37 months of intervention)
	Destitute(1)	Working Extreme Poor (2)	Moderate Poor (3)
<b>Livelihoods before and after the intervention</b>	<p><b>1. Jamil (35 Y)</b> Dependent on charity; dependent on brother, neighbours and zakat.</p> <p><b>2. Wife</b> Occasional housemaid work, only earning a meagre amount of money</p>	<p><b>1. Jamil (36 Y)</b> 1. Owns a tea stall/bakery and earns 200-250 taka daily 2. Line man in the tempo stand (managing queue of the three wheeler vehicles)</p> <p><b>2. Wife</b> No longer working as a housemaid</p> <p><b>3. Daughters</b> Live on domestic service</p>	<p><b>Jamil (38 Y)</b> 1. Do seasonal fruits business along with share cropping/and earn 7000-9000 take per month 2. Share fish cultivation with some friends</p> <p><b>Jamil's wife</b> 1. No longer working as a housemaid</p> <p><b>First daughter (14 Y)</b> IX grade student</p> <p><b>First Son (12 Y)</b> VI grade student</p> <p><b>Second daughter (8 Y)</b> IV grade student</p> <p><b>Third daughter (5 Y)</b> No longer goes to school</p>
	<b>Productive asset of IGA owned working capital</b>	None	1.Tea Stall cum bakery shop (working capital 14,000)

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			<p>with Islami Bank Ltd. (BDT 3000)</p> <p>5. Mortgage land (worth BDT 6000)</p> <p>6. Borrowed to a friend (BDT 2600)</p>
<b>Marital status and household composition</b>	<p>Married</p> <p>Wife (32 Y)</p> <p>Daughter (11 Y)</p> <p>Son (9 Y)</p> <p>Daughter (6 Y)</p> <p>Daughter (3 Y)</p>	<p>Married</p> <p>Wife (33 Y)</p> <p>Daughter (12 Y), VI grade student</p> <p>Son (10 Y) V grade student, Occasionally helped his father</p> <p>Daughter (7 Y), III grade student</p> <p>Daughter (4 Y)</p>	<p>Married</p> <p>Wife (35)</p> <p>Daughter (14), grade IX student</p> <p>Son (12), grade VI student</p> <p>Daughter (8), grade IV student</p> <p>Daughter (5), no longer goes to school</p>
<b>Keywords</b>	Disability, rehabilitation, theft, multiplication of income source		

**INTRODUCTION:**

Jamil was born in 1976 in a middle class Muslim family. His father was a government employee working in a ship. His father got second marriage. At the age of 8 he was injured by fall down from a tree. Consequently, he could not maintain schooling. Jamil moved out of his house when he was only 14 and started working randomly in different places. He moved Dhaka in his 20s and fell in love with a girl who he married before getting a job in a garments factory whilst in Dhaka. He had a good income and also owned a grocery shop which he ran with the help of a friend. In 2004 he had fallen down from fifth floor of a building. Consequently he was forced to quit his job and spent considerable money for his treatment for 17 months. Thus, he became dependent on others' support. While he was managed to walk by himself, he took a job in an iron shop. With the time he was able to improve his well-being. However, in 2008 he had another road accident with an auto rickshaw caused him fully disable as his leg was severely damaged. Therefore, his family became fully dependent on the mercy of others. After long lime, his health condition was getting better and he was involved a

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variety of work. His family well-being was getting improving. However, in 2011, he again had an accident with a motor-bike. This time, his injury ridiculously pushed the family in a great misery because of mainly two reasons. On the one hand, he could not work; therefore, the family income was stopped. On the other hand, this prolongs illness required huge treatment cost. According to him, they spent every penny for his treatment as he was admitted a private hospital for consecutive 26 days. Later they refer his to Chittagong combined military hospital. The financial supports from relatives and neighbor help the family to survive. In February 2012, he was enlisted in Shiree project. He receive IGA training, financial capital of BDT 16000 and occupational therapy. Following long time physiotherapy, his injurious condition was getting better but still he is bearing an iron stick in his leg. In 2013, he started a tea stall in *Muradabad tempoo* (auto-rickshaw) station. At the same time he took a job as a line man where he managed the queue of auto-rickshaw by which he earned BDT 100 per day. In 2013, BDT 5000 along with some grocery item was theft from his shop; therefore, his income from the shop got shrunk. Then, he left the shop and started seasonal fruit business along with share cropping.

### WELL-BEING STATUS OF THE FAMILY AT THE ENDLINE:

The family well-being was frequently affected by the events that caused Jamil injurious. The growth of family well-being was fluctuated several times due to sudden accident. According to the conversation, the family has recently improved their family well-being as they mentioned that their children are going to school. The husband has managed to multiple income sources – involved in fruits business and vegetable cultivation. They have little savings and working capital. However, they have no ability to comply doctor's advice to remove the iron stick placed in his leg. According to the husband it might require BDT 100000 for full phase treatment expense. Besides, the can manage to arrange 3 meals per day although it is ordinary dishes. The husband stated **“once, we had undergone very hard times – sometimes arranged meal, sometimes did not. However, we have not such hard times as it was”**

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The well-being status of the family measured by three basic indicators i.e. diets, employment and assets (income generating). We have described what extent the family corresponds to three aspects.

**Diets:** the family used to take good diets. She mentioned that they take 3 full meals with diversified food items including fish, chicken, eggs, milk (regular), pulses, vegetables and fruits. Jamil mentioned that they do not have to skip any meal although they hardly arrange rich dish. For example, the family takes fish 3-4 time in a month. They often prefer to rice with potato, cheap leafy vegetable, and lentil. They hardly take meat. They usually take chicken or beef in an occasion; for example religious festival or while any relatives visit them.

**Employment:** Jamil has multiple sources of income that means he is involved in a number of works at a time. For example, he is doing is a fruits business in partnership with his friends while farming vegetable and have started a process of fish cultivation in a leased-in pond. However, his fruit business depends on market demand, seasonality, and other favorable factors such as availability of capital, good dealing with partners and so on. Therefore, sometimes he discontinues business. Overall, he informed that he had at least a single job/employment all the yearlong.

**Household assets:** The family mentioned that they have the followings assets

1. Fruits business (working capital BDT 8000)
2. Share cropping land (80 decimal)
3. Homestead land (2 decimal with tin roofed house and a small portion of pond)
4. Deposit Premium Scheme (DPS) with Islami Bank Ltd. (BDT 3000)
5. Mortgage land (worth BDT 6000)
6. Borrowed to a friend (BDT 2600)

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### IDENTIFICATION OF VULNERABILITY SOURCES AND LEVEL OF EXPOSURE TO/PREPAREDNESS FOR HAZARD:

**Recent turning points:** The husband recognized couple of events that affected their family well-being in the last 2 years. The most important event that affected the financial well-being of the family was an event of hijacking business capital. He went to Chittagong to buy the raw fruits from the whole sale market alone with his partners. A group of hijackers attacked them and took their money away. He had lost BDT 6800 in this occurrence. However, he managed to keep himself unharmed. The consequence of the occurrence caused him unable to continue the fruit business for few weeks. The family member also faced the negative consequence of that occurrence as the quality of food went down. Then, they cut fishes or meat from their menu although they did not skip any meal in a day. However, they managed to rebuild the working capital through borrowing from some friends. According to Jamil, he is still in debt due to the incidence. He also mentioned that, after that incidence he was offered some financial supports by his nephew which helped to restart the business. In case of any hazard, he was being supported by the relatives as he mentioned.

**Vulnerabilities:** Jamil's vulnerability can be analyzed through analyzing frequent injuries caused his disable for long time. According to his conversation, he was born in a middle class family where they were enjoying a moderate family well-being till his adulthood. Frequent sudden unexpected events like accidents were severely injurious for him. Then push him and his family in a situation where they became very vulnerable for the time being. However, he was a man of good will and mental strength. So, he tried to manage the situation and sometimes able to improve the condition. Although in some events they were able to improve the situation through long lime struggle, they repeatedly faced new challenge. Frequent accidental event hindered gradual growth of family well-being and fall it down many time. They are still struggling for improving the situation although some challenges still limit their moves. Currently, his health condition is not fully well as he is bearing an iron stick in his leg. According his word "**although I am**

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*able to work and earn our survival, it might be deteriorated at any time as I did not remove that iron stick. Moreover, doctor advised many times to go for a surgery. Nevertheless, I could not comply due to lack of money. I am increasing the risk day by day.* ” Besides, lack of adequate financial capital (he has very small business capital worth BDT 8000) limit to expand his business. Her first daughter is getting older. That might require a marriage within few years involving considerable expense.

**Awareness of the household members to gauge the vulnerabilities:** according to him statement he is aware about the vulnerabilities. As a coping up mechanism he tries to save some money through opening a Deposit Premium Scheme (DPS). He tries to make multiple source of income. He mentioned that along with doing seasonal fruits business, he is doing vegetable cultivation. Multiple income sources might lessen the likelihood of vulnerabilities. Besides, Jamil has good social network; for example, he maintains regular communication with his relative. Even they helped financially.

### PROGNOSIS FOR FUTURE RESILIENCE:

Jamil's family has improved its well-being over the past two years. He has increased his saving and invests i.e. leased-in farming land and ponds for fish farming which might help increase his resilience in future. Even, the family showed good competence to overcome vulnerabilities in the recent times. The potentials for future competence might be positive since they have increasing up-ward mobility over the past times. In these circumstances, the family gained notable external support (financial) from his relatives and others community members; for example, private tutor are providing education with no fees. Good level of social networks will contribute the family to increase its well-being. However, the key income earner poses a notable vulnerability as he is bearing an iron stick in his leg. It will increase overall vulnerabilities to the family in both senses – it requires big amount of money to remove or it may decrease physical activity if not remove. According to Jamil, they are trying to seek necessary care which involve considerable amount of money (Nearly BDT 100000). Therefore, the future resilience might depend on how capably they can manage the medical expense of

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the key earner of the family. We have described the factors that can be impacted to show the resilience of the family in the following table.

**Resilience and coping up mechanism:**

<b>Name: Jamil Ali</b>				
<b>SI</b>	<b>Type of hazard</b>	<b>Likelihoods /Frequency</b>	<b>Impacts</b>	<b>Coping strategies</b>
01	Partial physical disability (he is bearing iron stick in his leg)	Moderate	Moderate	<ul style="list-style-type: none"> <li>▪ Try to manage some money from his relatives as kind</li> <li>▪ Try to improve business and share cropping activities so that some savings are done.</li> </ul>
02	First daughter is getting older so that she needs to get married.	Moderate	Moderate	<ul style="list-style-type: none"> <li>▪ Maintaining communication with relatives and others so that they can help to find someone.</li> </ul>
03	BDT 6800 was hijacked in 2014 while he was going to Chittagong to buy fruits.	Moderate	High	<ul style="list-style-type: none"> <li>▪ Lend some from others</li> <li>▪ Reduced quality of meal.</li> <li>▪ Tuition fees of their children remained unpaid</li> <li>▪ Sometimes seek financial help from relatives</li> </ul>

**ANALYSIS:**

Although Jamil's family has faced a series of hazardous event in the past two years, the improvement of family well-being went up due to good competence of facing adversary. Multiple enabling factors; for example, good social network/relations, good business plan/IGA and supports by the NGO program push them to achieve such level of resilience. Jamil's family well-being might have continued this increasing trend in coming days. However, minimal preparedness are taken or even not thought about the potential vulnerabilities in their context. Consequently, sustainability of improvement of household well-being often has serious negative impact while they face any adverse events. Even, the family well-being dropped and the family aging fall back into lower

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category of well-being. Considering all these aspect, we have chalked out an analysis that might influence the well-being of the family.

**SWOT Analysis**

<b>Name: Jamil Ali</b>				
<b>SI</b>	<b>Strengths</b>	<b>Weakness</b>	<b>Opportunities</b>	<b>Threats</b>
01	Good will to work hard	Leg injury (bearing iron stick in his leg)	Likelihood of moderate selling volume	Depends on seasons
02	Good business knowledge	Little financial capital	Identify potential area of profitable business	Others compete to catch market
03	Maintain good relation with relatives and local people (elite, neighbors)	Local elite are divided in many parties/gro up	May help in kind or cash	May withdraw help in both kinds

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**INTERVENTION MAP FOR JAMIL (38 Y) FROM DATE OF INTERVENTION TO MAY 2015**

