### Introduction

This is a top up reflection on the intervention of Farida Begum. Her life history and more comprehensive first reflection on the intervention are published on the shiree website ([http://www.shiree.org/wp-content/uploads/2012/02/Farida-Begum.pdf](http://www.shiree.org/wp-content/uploads/2012/02/Farida-Begum.pdf) and [http://www.shiree.org/wp-content/uploads/2012/02/Farida_final_SF.pdf](http://www.shiree.org/wp-content/uploads/2012/02/Farida_final_SF.pdf)).

**From her life history** we learn that after her father’s death, Farida’s life changed for the worse. She had to stop her education and as a woman she was unable to claim her family land inheritance. She was married off early at the age of 13 and was then abandoned by her husband for a second wife. This left her with the responsibility of providing for their large family and made her heavily dependent on her relatives. Farida slowly spent her savings and
assets to arrange her daughters’ marriage ceremonies, this put stress on her relationships with relatives and husband as she was forced to ask them for financial help.

**From the first reflection on the intervention (ROI1),** which covers the period from October 2010 to July 2011, we learn that Farida received taka 7000.00 to initiate betel leaf business and 3000 taka for poultry rearing. **Her son received the training on small business** and Farida got the training on poultry rearing. Her son ran the betel business and she looked after the poultry. Although the poultry died her son’s betel business did well and they were able to afford 3 meals a day with vegetables, fish, egg and meat as well as soap to clean their clothes.

**In this top up ROI (2)** – e.g. July 2011 to April 2012 - we find that over the last one year Farida’s son strengthened his betel leaf business and can now afford to pay for food for the family and his mother’s treatment cost. Farida has also improved relationship with her husband. As her second daughter has come to live with her she is also getting health care and domestic help from her.

### SUMMARY OF CHANGE IN KEY INDICATORS SINCE INTERVENTION

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Just before the shiree intervention</th>
<th>Last interview (July 2011)</th>
<th>March/April 2012</th>
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<tbody>
<tr>
<td>Well-being category</td>
<td>Extreme working poor</td>
<td>Reaching to moderate poor</td>
<td>Reaching to moderate poor</td>
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<td>Diets</td>
<td>2 meals per day for her son but she tries to have smaller quantities of food three times per day to spread it out. Meals are usually potato curry with cheap green vegetables and fish curry once or twice a week when her son is paid from his day labouring. They reduce the amount of rice in each meal in lean (monsoon) periods. When her son doesn’t get work, she often has to purchase food on credit from her son-in-law’s shop. Sometimes her elder daughter provides some food support to them with a curry two or three times a week.</td>
<td>3 meals a day with potato, vegetables (Indian spinach, sweet pumpkin) fish (1 or 2 times: Pungus or tilapia), and eggs 3 to 4 times a week.</td>
<td>3 meals a day with vegetables, sweet pumpkin, spinach and fish (4 to 5 times in a week)</td>
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<td>Livelihoods now in terms of contribution to that years'</td>
<td>Farida 1. Stitching kantha (indigenous quilt) for nine months and getting on average 500 taka per month</td>
<td>Farida After getting support from SC-shiree she stopped stitching kantha (quilt), because she got pain in her</td>
<td>Farida Now she does not feel good physically. So she did not get involved with any income generating</td>
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<td><strong>income</strong></td>
<td><strong>Production: asset ranked in terms of value</strong></td>
<td><strong>House and homestead: ownership, condition of tenure, condition of house.</strong></td>
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<td>For other principal adult member</td>
<td>2. Catching fish fries in the local river for three months (end of March to early June) and earning 300/400 per week depending on availability of fish. <strong>Son:</strong> 1. Day labourer 2. Catching fish fries in the river for three months (jointly with his mother)</td>
<td>Three to four decimals of homestead land owned by her husband. She owns a wooden table and chair. Her house is in reasonable condition with 2 rooms and a balcony. The roof material (corrugated tin) was provided by an NGO as part of post-Sidr housing recovery programme.</td>
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<td>waist. However, she looks after the poultry bird (one hen and 11 chicks) <strong>Her son</strong> Sells betel leaf year round as demand is high. The price of betel leaf is high during winter season but there is a risk as during winter the stem of can be rotten. The monsoon does not hamper the betel leaf business, but during heavy rain less customer come. He usually buys betel leaf twice a week.</td>
<td>There was no significant change to her house and homestead during intervention period.</td>
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<td>work, only doing some household chores. <strong>Her son</strong> Betel leaf business making on average 600 to 700 taka per day and getting on average of 400 to 500 taka profit a week</td>
<td>There had been no significant change on her house and homestead by our last visit.</td>
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Intervention History Map of Farida Begum since Date of Intervention

**Aug 2010**
Enlisted by SC-shiree

**Sep 10**
Developed micro-plan

**Oct 10**
Support from shiree: betel leaf business for her 2nd son & poultry rearing

**March 2010**
Lower earning Non-Poor

**Oct 10-July 11**
Gained economic benefit from betel leaf business (increased income); June 11 received training on poultry rearing

**April 11**
Farida suffered from heart disease and can afford treatment cost with the support from relatives

**Dec 2010-July 2011**
Non-productive asset accumulation (steel made box, mobile phone, box for keeping rice and new clothes.

**March 11**
Able to save money (5 taka per day in a local cooperative)

**March 2011**
Moderate Poor

**Feb 2012**
Invested profit in her son’s betel leaf business, son can afford Farida’s treatment cost, and better food.

**April 12**
Regular saving in a village cooperative, care and financial support from her 2nd daughter, and support from her husband (for her elder son’s treatment)

**March/April 2012**
Middle elite
NARRATIVE

Seasonality of betel business

In the last year Farida’s son has been continuing his betel leaf business and making on average 600 to 700 taka of sales per day with a profit 400 to 500 taka profit in a week. During the winter he makes a better profit because the price of betel leaf is higher than during other seasons. He is able to sell 64 pieces betel leaf for 150 taka whereas he only gets 50 taka during the monsoon season. The winter season is peak season for betel leaf business.

Farida’s illness costs

In February 2012 Farida began suffering from illness and went to Khulna to visit a doctor. Her son spent about 1000 taka as treatment cost. As a result of the illness Farida says that she feels very weak and due to her rheumatic problem cannot bend for long periods of time. This means she is unable to stitch quilts now and is fully dependent on her son’s business.

Contrition of second daughter

Farida’s second daughter is now staying in their house and so she also provides money for food and necessary toiletries to her mother.

As mentioned in ROI (1) before the intervention Farida’s estranged husband did not contribute to his family when he got his second wife, but now he is helping out in the betel leaf shop and realizes he made a mistake by marring second time. He is worried that as he ages he will become dependent and so is trying to build dependency relationships with Farida and their son. However, in this ROI (2) she shared that her husband’s second wife is very strict, so her husband could not come back in Farida’s place as long as his second wife is alive. Farida’s husband also provided her with some money when she was suffering from rheumatic problem. Few months ago her husband further provided some money to his elder son who has a tumour.

ANALYSIS DISAGGREGATED BY MATERIAL, RELATIONAL AND PSYCHOLOGICAL EMPOWERMENT

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

Dependence on children for support

Farida’s ability to meet material needs has mostly come through her children who are both contributing to the household. Over the last year Farida’s son has strengthened his betel leaf business and has made a good profit of 400 to 500 taka per week on average. Her son can now afford to buy all family members food although she is also benefiting from the contributions her daughter makes to food and necessary expenses such as toiletries.

Saving in Samity
This support from her children has made it possible for Farida to save 5 taka per day (150 taka per month) in Moni Kazi cooperative (samity). She is hoping she will be able to save 10,000 taka within four years and wants to increase the daily savings rate as soon as she is able.

RELATIONAL EMPOWERMENT: CHANGE IN POWER IN SOCIAL, ECONOMIC AND POLITICAL RELATIONS

Relying on support from son and daughter as she is feels weak

As noted earlier Farida’s daughter is now staying with her because her daughter’s husband is working in Feni. She has admitted her son into a madrassa school nearby Farida’s house. According to Farida, she is getting a lot of support from her daughter. When Farida feels weak and sick her daughter is doing all household work and providing care. The relationships with her daughter and son have clearly been vital in her fortunes since the intervention and without them it is unclear how she would have been able to afford treatment costs during her illness. Now she is weak she relies on them more so than previously.

Also good relationship with sisters

As we seen from her life history and ROI (1) Farida also has good relationship with her siblings and their children. When she went to Khulna to see a doctor she stayed at her sister’s house and her niece helped her to go to the hospital.

Farida’s husband

The biggest relational improvement since the intervention has been with Farida’s husband. He has become involved in the betel leaf business recently, and it may be that now he sees his first family doing well he realises the benefit he will get from re-establishing his old relationship with them.

PSYCHOLOGICAL EMPOWERMENT

Farida is more satisfied with life now and is enjoying having her family around her. She is happy that her daughter is staying with her and is very grateful for the health care and domestic support she gives her. Farida also likes her grandson.

However despite the fact that her son is doing reasonably well in his business she is still worried about him as he is now about 30 years old and should be getting married. However due to a lack of money for a wedding he does not want to get married. He has also said that he is worried, that if he gets married and his future wife might dislike his mother and treat her badly, and he could not tolerate this.

GENDER EMPOWERMENT

Farida is the primary owner of the SC-shiree asset however she is the secondary decision maker in its management as her son is handling the betel leaf business and all financial transactions. By not opting for an asset that she could manage herself, Farida has limited her
empowerment. However she trusts her son and says that he always shares his profits with her and allows her to keep some control over household finances.

Now Farida is falling sick frequently and is physically weak and therefore depends on her son’s decisions and income. She also consults her daughters if she needs to take any decision.

More mobility since separated from husband

In terms of mobility Farida does not feel that she has many restrictions. She reports having mobility outside the home since her husband separated from her. She is able to go alone to Khulna and other places too.

SUMMARY AND CONCLUSIONS

SUMMARY

This intervention has had a positive economic contribution to the household. The family is now able to meet their dietary needs as her son is making on average 600 taka per day (400 to 500 taka profit per week). However although the family are doing better, Farida is still very much dependent on the financial and social support of her relatives. They are helping her to get proper medical treatment, caring for her when she is sick and also taking responsibilities for domestic work in the home

One problem facing the family is Farida’s ill health which requires regular medication costs. This is costly and takes up a major portion of their earnings. In order to increase family earnings so that they can easily afford these costs, Farida is planning for her son to initiate a grocery shop along with his betel leaf business so that he can earn more to support this family

ANALYSIS OF SUSTAINABILITY

Although currently Farida is doing reasonably well as she is being supported by her children, it is unclear how sustainable this is for her on an individual level as she is so reliant on them, especially her son. Many women are left when their son’s get married and separate and is a potential issue for the future. However Farida says that her son is different from others and he takes care of his mother and sisters. She believes her son will take care of her during her old age. She hopes that in order to sustain the family, her son will expand his betel leaf business and use the profit to initiate a grocery shop.

Farida is also planning for her daughter to receive some technical tailoring training so that she can get some income herself.

Faria has very strong relationships with her family and these will perhaps help her to begin to graduate from poverty. However her illness is a constant threat, as currently her son is only just able to cover her medicine costs. It is difficult for the family to sufficiently improve their wellbeing in this context. However they are positive in their outlook and believe that they can make enough money from the betel leaf business to acquire a grocery shop also. This diversification of income would be a good next step towards graduation.