<table>
<thead>
<tr>
<th>Shiree Q2 Research on Extreme Poverty in Bangladesh</th>
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<tbody>
<tr>
<td><strong>Author</strong></td>
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<td><strong>Institution</strong></td>
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<td><strong>CMS1 Reference</strong></td>
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<td><strong>Interviewee name</strong></td>
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<td><strong>Union, Upazilla and Zilla</strong></td>
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<td><strong>Dates of Interview</strong></td>
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<tr>
<td><strong>Livelihood before and after the intervention</strong></td>
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<td><strong>Well-being Status</strong></td>
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<tr>
<td><strong>Marital status and household composition</strong></td>
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<tr>
<td><strong>Keywords</strong></td>
</tr>
</tbody>
</table>
INTRODUCTION

This is a top up reflection on the intervention of Khalil Howlader. His life history and more comprehensive first reflection on the intervention are published on the shiree website


From Khalil’s life history we learn that he left home at 8 years of age to be a child labourer in a slum. He returned at age 20 to marry but started suffering chest pains and was advised against doing manual labour by his doctor. Khalil has suffered physical chest and waist pain since he was a youth which has been a major challenge to him because sometimes he cannot work.

Several natural disasters like Cyclone Sidr and Cyclone Aila damaged the family’s assets including a rickshaw van and household items, and this forced them into a more severe condition of poverty. Consequently, Khalil became trapped in debt to different people. He purchased house materials worth 15,000 taka on credit from UP member, borrowed 3,000 TK from a friend, and bought 5,000 taka worth of food on credit from a local shopkeeper.

Moreover, a cannabis addiction also ruined his life and increased his debt. In the end he was ‘separated’ by a UP member from his mother and family and rendered destitute at the same time that his wife became pregnant with their first child. He became the only income earner in a family with 3 dependents, and his earning capacity, as we have seen, was limited.

From the first reflection on the intervention (ROI (1) from January 2011 to July 2011) we learn that

- Within 2 months of SC-shiree intervention Khalil’s fish business failed and instead he started a firewood business because demand was high.
- His wife then emerged as the key business woman of the family and within 3 months of starting their firewood business they made about 1500 taka profit and purchased 11 chicks and started savings.
- In July 2011 the SC-Shiree project provided 10,100 taka to initiate a grocery shop which his wife ran.
- Khalil purchased van and pulls it.

In this top up ROI (2) which covers the period from July 2011 to April 2012 we find that due to the couple’s double health shock they have spent their working capital that was provided by SC-Shiree. Although both husband and wife have now recovered from the health shock, they are getting less income from the firewood business and cannot afford quality of diet or additional medicine cost for his wife.
## QUALITATIVE MONITORING OF SHREE INTERVENTIONS:
CMS5 INTERVENTION TRACKING – ‘TOP UP’ ROI (2)

### 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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</thead>
<tbody>
<tr>
<td><strong>Well-being category</strong></td>
<td>Working poor</td>
<td>Between working extreme poor and moderate poor</td>
<td>Working extreme poor</td>
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<tr>
<td><strong>Diets</strong></td>
<td>2 meals (small portions) a day with one vegetable curry and occasional purchased fish curry (usually once or twice a week depending on his income).</td>
<td>Two full meals a day and panta bhat for breakfast. Wife cooks a quarter kilogram rice in the morning for breakfast and daughters' tiffin, and a further 1kg of rice for lunch. Whatever is left they eat at night. They eat fish at least 2 days a week. Moni also gets milk for his daughters.</td>
<td>2 meals most days, sometimes 2 full meals and panta bhat(^1) in the morning. With rice they mostly eat lentils, potato and gathered vegetables. He buys a small size pangus or tilapia fish once a week and they eat it for 2 days.</td>
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<tr>
<td><strong>Livelihoods now - in terms of contribution to that years' income</strong></td>
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<td>For other principal adult member</td>
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<tr>
<td>Khalil Howlader:</td>
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<tr>
<td>1. Van pulling (round the year except monsoon season)</td>
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<td>2. Day labouring (round the year)</td>
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<td>3. Catching fish fry/ larvae from the local river and selling to input sellers (February to May)</td>
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<tr>
<td>Rafeza (wife):</td>
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<td></td>
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<tr>
<td>1. Housewife</td>
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<td></td>
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<tr>
<td><strong>Khalil Howlader:</strong></td>
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<td></td>
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<tr>
<td><strong>Fish business:</strong></td>
<td>Started fish business in Jan 2011 with 2700 taka from project and continued it for 2 months. Business closed in March 2011 because he was facing problems to keep the fish fresh and last about 400 taka from his fish business.</td>
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<tr>
<td>Firewood business:</td>
<td>Project staff suggested he start a fire wood business because it was the second identified option in the micro plan and demand is high in rural areas. He invested 2300 taka from his working capital (fish business) and added 500 taka from his van pulling.</td>
<td></td>
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<tr>
<td><strong>Grocery shop:</strong></td>
<td>In July 2011 Shree project provided 10,100 taka to initiate a grocery shop. Khalil bought grocery items for 7200 taka and the remaining money was spent on bamboo to build a small shop.</td>
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<tr>
<td>Firewood business:</td>
<td>In July he restarted a firewood business and invested 3100 taka from his working capital.</td>
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<tr>
<td>Van pulling:</td>
<td>Khalil was continuing his van pulling as during hat bar (local market) on Tuesdays he earns a good amount money</td>
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<tr>
<td><strong>Productive</strong></td>
<td>No productive</td>
<td><strong>Rickshaw Van</strong> worth 2800 taka and</td>
<td>1. Van</td>
</tr>
<tr>
<td><strong>Rickshaw Van</strong></td>
<td></td>
<td>1. Van</td>
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\(^1\) Panta means ‘with water’ and bhat means ‘boiled rice’. So, many people still do here is that they boil the rice at night and eat dinner and pour water in the left over rice and the rice soaks overnight. In the morning, they eat this watery rice with some lentil soup, red chili and salt.
<table>
<thead>
<tr>
<th>assets ranked in terms of value</th>
<th>asset (he hires a rickshaw van)</th>
<th>paid for in 300 taka installments. Plans to rent the van out to others when he gets his grocery shop.</th>
<th>Had a goat (2000 taka) that had two babies. The goat fell sick so he sold it for 800 taka and deposited in the post office. One baby goat died.</th>
</tr>
</thead>
<tbody>
<tr>
<td>House and homestead: ownership, condition of tenure, condition of house.</td>
<td>Lives on government khas land (2 decimal) in a weak bamboo house</td>
<td>Lives on government khas land (2 decimal) in a bamboo house</td>
<td>Political leader from Awami league bought a piece of land just in front his house, and is insisting that some of Khalil’s homestead is on his land.</td>
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Intervention History Map of Khalil Howlader since Date of Intervention

6
Wealthy elite

Dec 2010:
Enlisted by SC-shiree

Feb-March 2012: Double health shock: Khalil had an accident and his wife had a surgery for a breast tumour

April 12: 3000 taka
Savings in the post office, one baby goat & van

May 2011: Khalil received training on small business, but his wife didn’t

April 2012: Both recovered from health shock. Khalil is now van pulling and wife engaged with firewood business. Cannot afford quality diet or medicine costs

Dec 2011: with profit from grocery/firewood business bought 1 goat & deposited 1700 taka in the post office

Mar 2012: Reduced family income and increased treatment cost, coped by spending their working capital, reduced food consumption and children stopped schooling for 2 months.

Mar 2011: Started fish business, but within 2 months lost it & started firewood business

July 11: Received support from SC for grocery shop and his wife engaged and made profit.

3
Moderate Poor

2
Working Poor

1
Destitute

NARRATIVE

Van pulling and firewood business

Khalil has been continuing his work as van puller and while his wife looked after the grocery shop and firewood business. Khalil was earning on average 80-100 taka per day. On Tuesdays he can make 200 taka a day thought because it is the hat bar (rural market once in a week) and many businessmen have to carry their goods to the market place. On the same day many customers who are coming by boat buy firewood to cook their meals and so his wife also earns a 150 to 200 taka.

According to Khalil, monsoon season is good for his firewood business, because at that time illegal wood cutters can enter to the forest (no strong coast guard) and wood is available. Also as Khalil is residing in the riverside, boatmen in the river gaht can easily get wood from his place and do not collect from others who are living remotely.

Investment of profits into savings and assets

With the profit of the grocery shop and van pulling he bought a female goat for 2000 taka and deposited a total of 1700 taka in the post office. He also bought some logs for 4000 taka to build a shop.

Wife’s breast surgery costs

His wife was managing their grocery shop and firewood business well until December 2011. In January though she noticed that she has got a cyst in her breast but due to lack of financial ability had to wait some time before seeing a doctor. Finally when she began suffering a lot Khalil talked to a local surgeon and requested surgery. The local doctor was good but didn’t have enough experience so he suggested taking Rafeza to the government hospital. Due to their lack of money they requested the doctor to perform the surgery himself and finally he agreed. During his wife’s surgery the doctor charged only 1000 taka, but the cost of medicine was high. They were forced to sell some grocery items to afford the treatment.

Daughters’ school stipend stopped when she moved to her grandmothers

As there was no one to look after his wife, Khalil requested her mother to come and stay with them. She stayed for a week during his wife’s surgery and then took his wife home with her to Barisa where she stayed for two months. Their two daughters went with her, so were not able to attend school. As a result his elder daughter’s school stipend was stopped.

Khalil ‘chest injury- husband and wife can’t work

In the same month he suffered a fall when he was trying to lift a motorbike into the trawler and suffered a chest injury. This meant that at the same time they were both unable to work and income was substantially reduced. Fortunately Rafeza’s mother and brother provided financial and mental support.
Both recovered but no money to buy stock for grocery business

Now that he has recovered Khalil is pulling a van and carrying goods and his wife is engaged with the firewood business as they have no grocery items left.

Firewood supply shortage at same time

Unfortunately the firewood business is not doing so well due to a wood supply shortage from Sundarban forest. Khalil therefore has to buy wood from a local saw mill for higher price which means he has less profit.

Firewood business suffers as shiree saturates market with other firewood beneficiaries

Another reason why the business is not doing so well is that the SC-Shiree project provided the same firewood business to a number of beneficiaries, increasing supply in the area and reducing profits for Khalil.

Also his wife says because most of her customers are poor they do not buy much at a time.

ANALYSIS DISAGGREGATED BY MATERIAL, RELATIONAL AND PSYCHOLOGICAL EMPOWERMENT

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

Health costs met by selling all grocery items

As noted in the narrative section both Khalil and his wife suffered from health problems in this period. This meant they were unable to work as much and could not afford their treatment cost. They were therefore forced to sell all their grocery items to cover their medical costs.

Prior to her illness his wife was successfully managing and running their grocery shop and firewood business but health shocks made their economic condition worse. Khalil had to spend all the working capital that had been provided by SC-shiree project. As a result they had to have a reduced quality diet and had no income.

Death of baby goat

In addition to these problems one of their baby goats died and they had to sell the mother goat due to illness.

Health recovered but livelihoods and income suffered

Although both husband and wife have recovered from their health problems and are able to work again, they are not doing as well as they were prior to the illnesses.

- Khalil is continuing his van pulling and earning on average 80-100 taka and his wife is selling firewood.
Everyday his wife can sell 15 to 20 kg of firewood (5 taka per kilogram) although this increases to 40kg during hat bar. *His wife says that her firewood sales are low because as most people are poor they do not buy much at a time.* She is therefore unable to get much profit and only makes an average of 35 to 40 taka per day.

**Income doesn’t meet Rafeza’s medicine cost and daughters’ tuition fees**

With their combined earnings the couple cannot afford Rafeza’s medicine cost, as each tablet costs 45 taka. He also has to pay his daughters tutor a fee of 200 taka per month and for 50 taka per month for his younger daughter.

**House and ability to build shop threatened by political leader**

Even their house is under threat now because a political leader bought a piece of fallow land which is in front of their house. *The leader is now charging Khalil for some portion of his house.*

**Lack of access to land frustrates ability to build shop**

Aside from this the condition of the house is not good and rain water drops into the house from the roof. He is planning to repair it but is also worried about how to build a shop. In ROI (1) we have seen that he has no land of his own on which to build a shop, and has been looking for somewhere suitable. *He had a plan to build a small shop on the land in front of his house as no one had used it for 28 years, but now the political leader has emerged as its owner this is not possible.*

**Khalil’s debts but his wife saved from goat selling**

Khalil also has some debts which he has been unable to pay off. Last year he paid 1500 taka back to the local shopkeeper but still owes him 3500 taka. This could threaten his relationship with the shopkeeper if he cannot pay

Despite this miserable situation his wife has managed to deposit some 800 taka in the post office saving scheme which they raised from the sale of the goat selling.

Khalil has also received financial support from his mother and brother-in-law (about 3000 taka). Overall though it seems that there material wellbeing has not significantly improved since before the intervention.

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

**Rafeza’s family supports them, Khalil’s family doesn’t**

During Rafeza’s cyst surgery her family member provided both financial support and mental support. She went to live at her parent’s house along with their two daughters from January to February 2012. Khalil himself also stayed there with them for two weeks. All family members received relational support and care from his in-laws family. Rafeza’s mother also gave her two saris. This shows the strong family connections that exist which can be relied on
in times of crisis. However Khalil’s parents do not provide support to them, and he expressed his sorrow about it. He said, “They are just my biological father and mother, they only gave birth, but did not know how to rear their child”. His wife also added that during his childhood he was not looked after properly because his father was not a hard worker and his mother could not manage the family by herself. Sometimes, his parents beat him. It is fortunate for Khalil that the family gets support from Rafeza’s parents and siblings.

**Lack of political connections so he cannot get his grocery shop land problem solved**

Khalil does not have strong political connections which would have been useful to him on several occasions. He expressed his dissatisfaction that despite working for the current elected chairman to help him secure votes during the UP chairman election, he now does not get any support from him.

He says: *jar ortho nei, tar kotha keu shonena*

He who has no money, people do not want to listen to him

For example the UP chairman did not solve his grocery shop building problem. To Khalil the UP chairman is saying ‘people will listen political leader’s speech not from you, so wait I’ll try to solve your problem’. According to the NGO field facilitator, she talked to UP chairman, member and political leader too. They told her to wait while they tried to find a solution.

**Shopkeeper credit relations**

Although Khalil owes the shopkeeper money from before he is maintaining a good relationship with him as he does not purchase food item on credit anymore. He is also trying hard to pay his credit back what he owes.

**PSYCHOLOGICAL EMPOWERMENT**

Khalil is still worried about the future. Although at first the family were doing well, he became stressed after spending all the working capital from the SC-shree project to meet his health costs:

He shared, *taka khoroch kore telechi, kibhabe much dekhabo*

I spent all working capital, so how will I face the NGO staff?

He is also worried about his homestead land, because the political leader is charging his money for some portion of it.

Fortunately he has received relational support and care from his wife’s family which has provided some mental relief for a couple of months. He is also still showing signs of optimism for the future, as he has said that he hopes to educate both his daughters.

He thinks that for his eldest daughter he will try to provide computer training whereas he is hoping his younger daughter will be a doctor. He is also planning to repair his house where he will restart his grocery shop.
Rafeza’s confidence affected by illness and loss of shop
Rafeza’s psychological empowerment has been greatly affected by her recent illness. She said that she is upset because due to her tumour operation she cannot do hard work anymore and is unable to split firewood into pieces. Previously while she was managing the grocery shop and handling all monetary calculation and cash in she felt happy and confident. She used to spend some all the money she made on family necessities. Despite her lack of training she was competent to run a grocery shop and firewood business. This shows that although the intervention had an impact on her confidence initially, this is easily dented when the poor suffer crisis that force them back into poverty.

GENDER EMPOWERMENT

Rafeza has control over the money she earns
Despite Rafeza’s recent setbacks gender empowerment within the household is clear.

- She reported enjoying her work at the grocery shop and in the firewood and was proud that she managed all financial calculations herself and kept all money in her hand.
- Her husband has given her freedom to look after the money herself, and they intend to save this money for their children’s futures.
- Sometimes she has to spend some money from her earning on other family expenditure, but her husband always gives the amount back to her.

Khalil doesn’t beat his wife now
Rafeza mentioned that before the intervention Khalil used to beat her, but that he does not do so anymore. She thought that he beat her because he did not get any love and affection from his family during his childhood and therefore has a hot temper and cannot control himself. Most of the time my husband shares and cries; now he wants to concentrate to nurture his children.

Limits to Rafeza’s empowerment
Although Khalil no longer beats his wife he still dominant the household and his wife. He does not like his wife to work outside the home as believes the Islam does not allow women to work outside. Rafeza also said that because Khalil is the main income earner he thinks that his wife has to listen to what he says. As his wife is religious she does not go in front of males, even her father-in-law and brother-in-law, and says she is fully dependent on Allah (God) and her husband.

However, although Khalil doesn’t like his wife to go outside to work he has no objection to her working inside the home. She is therefore able to sell firewood and grocery items and as Khalil usually goes out with his van she is fully responsible for this. He is the primary owner of the shiree assets, but gives his wife freedom to operate and manage the earnings.
WIDER CONTEXT – CHANGES SINCE THE INTERVENTION

Khalil’s childhood and lack of good parenting has had a profound impact on Khalil’s life. He has learned that child neglect can lead to mental and emotional problems in the future and is therefore trying to take care of his children.

SIGNIFICANT CHANGE IN PERCEPTIONS OF POWERFUL OTHER FAMILY MEMBER’S EXPERIENCE OF THE INTERVENTION

Khalil’s wife said that initially the family benefited a lot from the project as they got a good amount of income, could afford 3 meals a day and were able to pay their children’s tutor fees. She says that the only reason they are failing now is due to the health shocks they experienced, as both her tumour operation and her husband’s injury made them vulnerable.

During this time they made less income, and could therefore only afford low quality food and were unable to bear treatment cost, forcing them to sell all their grocery items. She said,

“Allah jebhabe rakhbe, sebhabe cholte hobe, shami porishram kore”

‘Their life will depend on God, so God will take care of them, her husband will earn’.

SUMMARY AND CONCLUSIONS

SUMMARY

After the intervention Khalil’s wife engaged in income generating activities and contributed to family well-being. However due to her ill health they had to close the grocery shop down after they were forced to sell all the items to pay for treatment. In a double hit of misfortune Khalil got injured in an accident which left him unable to earn for some time. The decreased wellbeing we have observed in this ROI (2) has therefore mostly been due to health shocks which had severe economic consequences (the grocery shop and unpaid debt). Moreover, the political leaders call on their land for the shop and house is a threat to their future.

ANALYSIS OF SUSTAINABILITY

SC-shiree project has health referral support for their beneficiaries, but the field facilitator and implementing Partner NGO did not take the proper initiative to help Khalil and Rafeza during their crisis period to refer them and partly as a consequence Khalil and his wife were unable to protect their assets.

Although Khalil’s wife had been doing well running their business, it would have been better if she had received some skills training. Women need skill development training and this should emphasize the women’s capacity to make difficult decisions and to handle income in order to increase their confidence and self-empowerment. This is important as women have been socialized to believe that they are less competent in these areas.
Through Khalil’s life we have seen that child negligence can lead to both mental and emotional issues in later life. From this it can be concluded that SCI should provide parenting sessions for their beneficiaries to prevent intergenerational transmissions of extreme poverty and promote resilience of future generations.