REFLECTIONS ON THE INTERVENTION (2) FOR OVI AKANGI

| **Shiree Q2 Research on Extreme Poverty in Bangladesh** |
|-----------------|-------------------|
| **Author**      | Prokriti Nokrek   |
| **Institution** | Save the Children |
| **CMS1 Reference** | 447-17-13-6-0044 (Household ID from CMS1) |
| **Interviewee name** | Ovi Akangi |
| **Sex**         | Male |
| **Age**         | 32 |
| **Union, Upazilla and Zilla** | Banishanta Union, Dacope Upazilla |
| **Dates of Interview** | 30/10/ 2010, 23/12/2010, 7/06/2011 and 18/07/11 |
| **Livelihood before and after the intervention** | Before the intervention May 2010 |
|                  | April 2012 |
| **Ovi**         | Fisherman, Crab and honey collector |
| **His wife**    | Housework |
| **Ovi**         | Fisherman, Crab and honey collector |
| **His wife**    | Housework |
| **Well-being Status** | Working extreme poor |
| **Marital status and household composition** | Married, living with wife and four children |
| **Keywords**    | Loss in crab business, productive asset loss, forest dependent livelihoods (fishing, crab collector, honey collection), trapped in dadon (advance loan) from mohazan (money lender), exploitation from mohazan, failure in business, economic crisis, informal financial dealings with relatives and neighbour, high dependency ratio. |

**INTRODUCTION**

This is a top up reflection on the intervention of Ovi Akangi. His 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/Ovi-Akangi.pdf

*From his life history we learn that*, during Ovi’s childhood his father’s chronic illness forced his mother to work outside as a cosmetics hawker while Ovi and his elder brother worked as van pullers and in a fish depot. This child labour created a barrier to their education, and they did not go to school. Since his childhood, he has to struggle to manage enough food. Ovi’s unstable marital life with his first wife also created difficulties for him.
Ovi has a second wife and 4 children who depend on his earnings alone. Before intervention due to his lack of financial capital and inadequate assets (boat, net, and crab collection tools) he was unable to lift himself out of the situation of poverty.

From the first reflection on the intervention (ROI (1) from May 2010 to July 2011 we learn that Ovi was depending directly on forest resources for his livelihood and his total income comes from the Sundarban forest e.g. fish, crab, honey and fuel wood. The forest plays a significant role in his livelihood support. However, it was not enough as an occupation and he faced the risk of tiger attack and robbery. Through the shiree project he purchased a char net (12,000) and received specialised training. He also repaired his small boat. His children were given nutritional supplements. He earned on average 6500 to 7000 taka and fulfilled his family members’ dietary and other basic needs. Moreover, he invested his profit in a crab business and bought productive asset (goats) – he moved out of extreme poverty at this point, into moderate poverty.

However, two issues led to his descent back into extreme poverty:

- First, Ovi fell into debt when he started operating as a crab agent. He felt unable to pressurize his friends to repay the advance knowing the difficult lives they had. At the same time he was exposed to the exploitation of the moneylender who knew much more about how to fiddle with weight, grades and price to maximise his profit from Ovi and his friends. In the end, Ovi could only repay half of what he owned to the moneylender.
- At the same time, had to pay 22,000 taka to settle a dowry harassment case from his first wife as well as do some jail time. At that time he lost his earnings and the family had to reduce their meals. As a consequence of his debt to the moneylender and fine to the police, he found he also became trapped in debt at the local shop. Ovi descended back into extreme poverty at this point.

In this top up ROI (2) – e.g. July 2011 to April 2012 - we find that over the last couple of months Ovi has been unable to recover from his debt situation. He invested his income from fishing and crab catching in crab fattening. Due to his investment in crab fattening all his family members had to adjust with less diversity of food. Unfortunately all his crab died during the winter due to cold weather. Despite these set-backs he thinks that his income has increased due to the intervention, and points out that now he has a boat and net for fishing. However he has large family (7 members) and has increased his children’s education costs and other expenditures. Therefore his wellbeing status remained same as extreme working poor.
## 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 2012</th>
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</thead>
<tbody>
<tr>
<td>Well-being category</td>
<td>Working extreme Poor</td>
<td>Rose to moderate poor and then fell to working extreme poor</td>
<td>Working extreme poor</td>
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<tr>
<td>Diets</td>
<td>2 meals a day for children, sometimes adults (husband and wife) had to eat less than 2 meals. They combined this with one vegetable curry. Sometimes they also reduced the amount of rice – to have 2 meals but with small portions. Most of the time (3 to 4 days in a week) they would also eat fish, but they usually do not buy from the market, because Ovi is a fisherman, so when he catches fish, he keeps some for consumption purposes.</td>
<td>His family members used to consume 2.5 kgs of rice every day before the crisis (due to the failure in business and he was in jail). Now they have to satisfy themselves with less rice 1.75 or 2 kg for consumption. Now they consume only one low cost vegetable e.g. sweet pumpkin, potato etc. Sometimes ‘with salt only’ they have to provide food for his kids. Due to his large amount of debt the family have reduced their food intake, food quality and other expenditures. At this time they had to depend on the local shopkeeper’s credit for grocery items (rice, oil, salt, potato). As Ovi is trying to reduce his dietary cost he rarely buys fish or vegetables from market but consumed some that he caught. During the winter they can afford vegetables from market, but for the rest of the period they mostly depend on lentils, potato and gathered vegetables.</td>
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| Livelihoods now in terms of contribution to that years' income | **Ovi Akangi**  
1. Fishing from June to September, usually earning 2500.00-3000.00 taka per month.  
2. Crab collecting from October to January, usually earning 100/150 taka per trip (one or two days in a week).  
3. Honey gathering from February to March, usually getting | 1. Honey gathering from February to March, usually earned on average 5000 taka per month.  
2. Fishing from June to September, usually earning on average 5000 taka per month.  
3. Honey gathering from February to March, usually getting | Honey gathering from February until May and earning on average 4000 taka per month. (At present the price of per kg honey is 200 taka which is 50 taka more than earlier price). However he cannot go every day as has to walk a lot to gather honey and it is exhausting. He therefore goes to the forest 3-4 days a week. Crab season (November to... |
## Qualitative Monitoring of Shiree Interventions: CMS5 Intervention Tracking – ‘Top Up’ ROI (2)

| **1500 to 2000 taka per month.** | **February** and Fishing season from June to September) - During the crab and fishing season he earned on average 7500 taka per month. With the earning from crab and fishing he **invested about taka 30,000 taka for crab fattening** in his small hatchery, **but this failed.**

**Reshma Begum**
Housewife – looks after 4 small children |
|---|---|
| **Reshma Begum**
Housewife – looks after 4 small children | **Reshma Begum**
Housewife – 5 kids |

### Productive assets ranked in terms of value

| Small boat. Small net. 2-3 poultry. | He purchased 4 goats. One female-goat gave birth to 4 baby goats. | He had 9 goats with baby goats, but 8 goats died due to goat pox in October 2011. He vaccinated and called a vet, but could not protect them. In July 2011 someone stole his boat so one month later he bought a second hand boat for 1100 taka which he repaired for 2000 taka. |

### House and homestead: ownership, condition of tenure, condition of house.

| Has one small hut on 3 decimals of Government khas land (belongs to Water Development Board). Both the wall and roof are made of nypa leaf (goal panta) and katcha (unpaved) floor. | Shifted to a new hut for fear of tiger attacks | By this time he repaired his house and spent 2000 taka and built a shed for goats. |
QUALITATIVE MONITORING OF SHREE INTERVENTIONS: CMS5 INTERVENTION TRACKING – ‘TOP UP’ ROI

**Intervention History Map of Ovi Akangi since date of intervention**

- **Oct 2009** - Enlisted by SC-shiree
- **May-Dec 2010**: Asset increased, bought 4 goats for 7000 taka, took advance money from mohazan to initiate crab business and provided that advance money to 11 local fishermen
- **Nov 11-February 2012**: Invested money in crab fattening hatchery, but all crabs died and lost about 30,000 taka.
- **March 2012**: Continuing honey gathering and struggling to stand up from his loss in business

- **May-Sept 2010** - Developed micro-plan, got char net and received training on small business
- **July 2011**: Trapped in debt and boat got stolen
- **October 2010** - Took advance from mohazan to initiate a crab business
- **August 2011**: Bought an old boat for fishing and earned 7500 taka per month - saved money to invest in crab fattening
- **November 2011**: Exploitation from Mohazan, fishermen failed to back his advance money and he was sent to jail
- **August 2011**: Bought an old boat for fishing and earned 7500 taka per month - saved money to invest in crab fattening

**Time**

- March 2010
- Oct 2010
- March 2011
- July 2011
- March/April 2012
NARRATIVE

After the intervention, fishing takes off

Just before shiree intervention Ovi had no sufficient capital to buy fishing equipment. Therefore despite his capability in fishing, crab and honey collecting, he was still unable to make a sufficient income. However, after getting involved with SC- Shiree project in May 2010, he started fishing in full swing and from May to September 2010 earned on average 6500 to 7000 taka per month. At that time his wellbeing status moved up to moderate poor.

Crab business fails

He then initiated a crab business with the financial support of mohazan and with the profit of fishing he started a crab fattening hatchery in a small pond in front of his hut. Unfortunately, he failed to continue his crab business during the crab season in 2011. Moreover, he did not get back his advance money from other fisherman and therefore could not pay back his advance money to mohazan. At that period, his wellbeing status gradually declined to working extreme poor again.

Debts

During our last visit (20 April 2012), we found that he is still struggling to pay his advance money back to the mohazan. Only one of the fishermen who took credit from him was able to pay it back. So he will get 45000 taka from 11 fishermen.

He had a plan that with the profit from crab fattening he would pay his credit back to the mohazan. So he invested some money for crab fattening, but all the crabs died due to the cold weather.

Honey gathering isn’t enough for his large family

Nowadays he is continuing honey gathering and getting on average 4000 taka per month, which is not enough to maintain his large family. Most of the time he has to reduce the quality the family diet, and although they eat 2 to 3 times a day, they only have lentils, gathered green vegetables and occasionally fish from market or local river.

He realized his mistake about the taking loans and promised he would never ask for advance money from mohazan again and instead would invest what he earned himself in the business. He said:

*porer taka ene ar babsa korbona konodin* (I’ll never borrow from others to run a business).
ANALYSIS DISAGGREGATED BY MATERIAL, RELATIONAL AND PSYCHOLOGICAL EMPOWERMENT

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

During fishing and crab season he earned 7000 taka per month on average and invested his money in crab fattening. However, all his crabs died due to cold weather and he lost about 30,000 taka. As he was trying to get rid of his debt he concentrated on how to invest money in business rather than improve his diet. In December he had to borrow 2000 taka from a local shopkeeper and two months later he paid back 2060 taka.

Around the same time he lost his productive assets (8 goats died due to pox and his boat was also stolen in the month of August 2011).

- However, within a month he purchased an old boat for 1100 taka and repaired it for 2000 taka.
- In addition he repaired his small hut for 2000 taka and built a shed for his goats.
- He also bought some agricultural tools (knife, spade, and axe) and utensils for 2050 taka.

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

Relationship with Local shopkeeper – put it under stress but now back to normal

He always had a good relationship with the local shopkeeper from where he borrowed money and usually purchases all grocery items on credit for round the year. However a couple of months back the shopkeeper put pressure him to pay his credit back. He has now paid this back and their relationship has gone back to normal.

Relationship with Moneylender (crab businessman) improved when he sold his fish to him for a lower than market price

The relationship between Ovi and his mohazan became worse when he was not returning his money. The mohazan arranged a salishi (an informal court) in his village and called a UP member. Ovi submitted all his records (amount of money and list of grocery and other necessary item for fishermen) to the UP member and explained why he was unable to pay his mohazan’s credit back. The UP suggested an instalment plan for Ovi and he came to an agreement. By this time Ovi also sold all his fish and crabs to the same mohazan at a reasonable price (The mohazan paid 50 taka less per kilogram fish or crab than market price) and developed a better relationship with him. Now the mohazan is not putting any pressure on him.

Local politician
Ovi also requested the UP member to assist him to get his money back from local fishermen but there was no initiative from UP member.

**Relationship with 11 fishermen who owe him money**

As noted earlier, only one fisherman paid 2000 taka back to Ovi. The remaining fishermen were unable to pay their money back. As all the fishermen were from his community, he did not want to create a difficult relationship with them and so is trying to get the money back though mutual understanding.

**PSYCHOLOGICAL EMPOWERMENT**

Over the last one year he did not borrow any money from money lenders as he is worried about his debt which makes him more stressed. With the profit of fishing he initiated crab fattening on a small scale and made a plan to pay the mohazan back. However the crab fattening represented a great financial loss for him and he experienced much stress.

Despite his crisis situation he hopes to educate his children. He also has wants to improve his economic condition and to buy a permanent homestead land.

**GENDER EMPOWERMENT**

As a male headed household Ovi Akangi is the primary owner and decision maker of the SC-shiree assets. Ovi himself is spending money on food and his children’s education, and makes decisions about taking a loan from mohazan and shopkeeper, etc. His wife has less mobility and most of the time she does not take part in decision making.

When Ovi goes to the Sundarban forest for crab collecting, fishing and honey gathering his children usually go to pick up their necessary grocery items from local shopkeeper. His wife is usually fully engaged with child rearing and household activities.

**According to Ovi’s wife**

Without the permission of her husband she does not go outside the village. She also shared that when her husband took advance from mohazan she told her husband not to take money from businessman. She also provided suggested to her husband not to give money to the local fishermen (two of them are her brothers). However Ovi did not listen to her. Now that her husband is in financial trouble, he realized he made a huge mistake.

**WIDER CONTEXT – CHANGES SINCE THE INTERVENTION**

**Debt and its impact on children’s health**

Due to their own economic crisis and focus on repaying debts, all family members are eating only rice with gathered vegetable, lentils or potato (rarely fish). The children are therefore at greatest risk and if the family continues this practice they will be stunted, wasted, underweight and anaemic. Therefore SCI need to effectively address the underlying causes of malnutrition such as stressing the importance of complementary feeding for under 2s and
under 5s (2 kids are under five in his family) through awareness raising among beneficiary households.

**Safe drinking water**

Due to salinity problems people in this area often drink pond water and so there is a need to raise awareness on safe drinking water among beneficiary households.

**OTHER FAMILY MEMBER’S EXPERIENCE OF THE INTERVENTION**

**Wife’s perception**

Ovi’s wife believes they have benefited from the SC-Shiree project intervention. Previously her husband had no fishing net of his own and earned less money. Now with this net, he can earn well. However she noted that the advance loan from mohazan and due from local fishermen made this family more vulnerable. Recently the loss in the crab business has led to a lower food intake and an inability to buy other necessary items.

**SUMMARY AND CONCLUSIONS**

**SUMMARY**

From his life history we have seen that Ovi’s father’s chronic illness forced him to work as child labour and his unstable marital life with his first wife also created difficulties. A high dependency ratio (1:6) in his current family has also made it difficult for him to earn enough money to provide for his whole family. Ovi commented that “as I am the only income earner in my family of 6, all my income went on food. I also have four children, so sometimes they suffer from illness and also I had to spend money on their treatment.” In addition to this before the intervention he had lack of fishing material (net and boat) and crab collecting tools, therefore he had less income.

**ANALYSIS OF SUSTAINABILITY**

Currently he has net and boat and is able to maximise the benefits from the livelihood opportunities available in the Sundarban forest. Within six months of the SC-shiree intervention he earned a significant amount of money and invested this in a crab fattening hatchery. Unfortunately he took advance money from a moneylender (mohazan) to strengthen his crab business and became trapped in debt. From ROI2 we also see that he lost some productive assets (8 goats died due to goat pox and someone stole his boat). It also revealed because of his huge debt he is now under pressure from moneylender and shopkeeper and which has reduced his future scope for loans. Though he is working hard and making some success in repairing these relationships (e.g. by selling crabs very cheaply to the moneylender). Despite these circumstances he is confident and hopes to overcome by working hard during fishing crab and honey gathering season. He also realized his mistake and made a plan he will never engage with work as an agent and will not take any advance loans. He is still hoping to educate his children.