

Reflection of intervention (4) of Mahfuza Begum

Shiree Q2 Research on Extreme Poverty in Bangladesh				
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CMS1 Reference	552028310712 (Household ID from CMS1)			
Interviewee name	Mahfuza Begum	Sex Female	Age 30	Ethnicity/Religion Bengali Muslim
Dates of Interview	25/05/13			
	Before the intervention: Oct 2010		After the intervention: April 2013	
Union, Upazilla and Zilla	Union: Shaptibari, Upazilla: Aditmari, Zilla: Lalmonirhat		Union: Shaptibari, Upazilla: Aditmari, Zilla: Lalmonirhat	
Well-being Status	Destitute		Lower earning non-poor	
Livelihoods before and after the intervention (Main beneficiary)	Mahfuza: Agricultural labour And quilting worker		Mahfuza: Rug factory worker	
Livelihoods before and after the intervention (other principal adult Member)	Husband: Day labour		Husband: Day labour	
Productive Asset or IGA owned working capital	1.5 decimal land		5 decimal land	
Marital status and household composition	Married With two sons		Married with two sons, one son is going school, studying class six	
Keywords	Quilting, rug worker, agriculture labourer, poverty			

1. Summary of change in key indicators since intervention

Indicator		Just before The Shiree intervention	End of ROI (1)	End of ROI (2)	End of ROI (3)	End of ROI (4)
Well-being category of Socially designated Head Male/ Female (Mahfuja)		Extreme poor	Working extreme poor	Moderate poor	Low earning non- poor	Low earning non-poor
Diets* <i>If there is strong gender differentiation/ or age difference mention and disaggregate by household member.</i>		Male used to take the lion share of food	Male used to take much food	Consensus arose for sharing foods	Everyone takes food as he/she chooses	3 meals with sufficient quality and quantity
Household Livelihoods ranked in terms of contribution to that year's income	Zahidul (Husband of Mahfuja)	Irregular day labour	Irregular day labour	Regular day labour	Regular day labour	Regular day labour
	Mahfuja	Agricultural labour	Agricultural labour Quilting worker	Rug factory worker	Rug factory worker	Rug factory worker
Productive assets ranked in terms of value (who is key owner)		Only 1.5 decimal land	5 decimals of own homestead land	5 decimal of land with some trees 2 cows when one is in share	5 decimal of land with some trees 3 hens	5 decimal of land with some trees 3 hens
House and homestead: Ownership or tenure and condition of house		The used to live in the father's land	She built a home where they are living now but it was just like a temporary shelter	Same as ROI 1, they just planted some trees in the homestead	Able to repair the home and homestead, installed latrine and tube-well	

2. SWOT Analysis:

<p>Strength</p> <ul style="list-style-type: none"> • Physically fit • Good health • Continuous work flow • Regular income • Savings mentality • Psychologically confident to progress • Skilled labour • Freedom to go long distant area for work • Both husband and wife are earning 	<p>Weaknesses</p> <ul style="list-style-type: none"> • Low salary as per expectation due to low order at rug factory • Low savings at present
<p>Opportunities</p> <ul style="list-style-type: none"> • Son's education give them hope to have secured and better future • Continuous work flow for next three years 	<p>Threats</p> <ul style="list-style-type: none"> • Political unrest • Present rug factory might be closed • Health hazard for sitting long hours in factory • Seasonal job crisis

3. Hazard analysis:

Types of hazards	Likelihood/Frequency	Impact	Strategy used to avoid/moderate impact
Cold wave	Every year/15-20 days	Low	Wear winter clothes
Heavy rain	Moderate	Low	Use umbrella to go to work

4. Narrative:

The livelihoods of Mahfuja and the family, in ROI 4 have not diversified that much; rather they have concentrated on working in the rug factory (for Mahfuja) and working as a day labourer (for the husband). Apart from these two regular incomes, they have earned some money from selling the agro-produce and cows.

Mahfuja has been working in the rug factory, but has had to take two months gap one year due to shortage of orders. Working in the rug factory gives her a regular income of 3,500-5,000 taka and her husband contributes additional 5,000 to 6,000 taka per month. They have bought one decimal of mortgaged piece of land for 14,500 Taka, which they have cultivated for the last two years; and also sold the shared reared cow.

They have some savings after deducting their regular expenses for food consumption, cow rearing, tuition fee paying for the elder son etc. This created an opportunity for them to spend money on creating some assets for the family. Mahfuja has 15,000 taka saved with the savings groups (both community and rug unit) and apart from that; she has now 10,500 taka from selling the cow. She received a loan of taka 5,000 but repaid during this period.

The family takes a strategic view to asset building: they will not take any type of loan especially from the NGOs or the micro finance institutions, as Mahfuja noted. The sufficiency in income has inspired them to create some assets. They believe that the assets of their family i.e. homestead land, own house, trees, livestock, tube-well and sanitary latrine etc. all are created by their joint contribution and that is why they treat as these as family assets.

Mahfuza is not anticipating any hazard or natural disaster in her area, but is worried about her children. She is not afraid of any kind of shock now, as she knows that the money in hand and the relationship she has, will help her to cope with those. But she is also concerned about her health, as she has to work for long hours sitting at the same place.

Though the rug factory was closed for several months, Mahfuja thinks that it was an accident and will not happen again. This sense of job security has made her confident in fighting the other threats like seasonal job crisis of the husband, (which is a potential and regular threat), and how to meet the increasing food price at her locality. Additionally, she faces some health hazards from working in the rug factory: she experiences back pain, and needs to visit the doctor often. This treatment incurs

some cost as well but Mahfuja can manage it from her earnings.

Mahfuza and her family showed consistent upward mobility from of the last round of interview, and her wellbeing has increased. This was mostly due to their hard labouring, and consistent livelihood opportunities. The ROI 4 shows Mahfuza as a lower earning non-poor woman which she has achieved after passing a time of severe hardship of destitution. She has moved upwards gradually and now they have a regular income from their jobs. She feels that since she became involved in the project, she has started to consciously bring change in her life. When she became a member of the project beneficiary group, she felt the sense of responsibilities, and after being encouraged by her husband, and assisted by the project staff, she joined the rug factory, which she considers as her turning point towards solvency.

Throughout the ROI 4, we can also see that there is a good relation existing between the husband and wife, and this enables them to plan and work together for a common future of wellbeing for the family.

As both of them have a regular and handsome income in every month and they are spending in a planned way, it is quite evident that they are having a positive path of life. She noted that she is now independent in choosing what she wants to do as livelihood (whether it is business, or rug factory job) and it will not be difficult for her to manage another job if she loses her job. Apart from this, they have already been able to accumulate some asset and livestock in their village. So, from this sense it can be assumed that he is having a sustainable means of living.