

REFLECTIONS ON THE INTERVENTION (ROI2) FOR MAYA CHAK

Shiree Q2 Research on Extreme Poverty in Bangladesh			
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Interviewee name	Maya Chak	Sex Female	Age 65 Ethnicity Chak, Buddhist
Union, Upazilla and Zilla	Before the Intervention Upazila: Naikhanchari District: Bandarban	End of ROI1	CMS5 Endline
Dates of Interview	22.03.2012	23.04.2013	24.06.2015
	Before the intervention March,2012	April 2013	June 2015
Wellbeing status	Destitute	Destitute	Upper working extreme poor
Livelihood before and after the intervention	Maya Chak 1. Reliant on brother & daughter	Maya Chak 1.Old age allowance 2. Reliant on brother & daughter	Maya Chak 1.Old age allowance 2. Mixed vegetables garden 3. Rice wine selling 4. Rearing goats and chickens
Marital status and household composition	Widow Living alone,	Widow Living alone	Widow Living alone
Key words	Widow, asset erosion, social safety nets and productive assets		

INTRODUCTION

Maya well being status has been changed significantly both socially and economically. She had nothing before intervention of the project. Now she has chickens, goats, and mixed vegetables garden. Moreover she receives regular social safety nets from the government. More importantly she has been able to reconstruct the house for well-being and savings at the village savings and loan association for household resilience. Overall her well-being status is good and has medium level resilience capacity to cope with shocks and hazards. She did not face major serious health hazards/shocks in the last year so that she has been able to concentrate for her livelihood improvement engaging with income generating activities.

1. WELLBEING STATUS AT ENDLINE

Maya wellbeing status has been increased to upper working extreme poor from destitution based on the diets, employment and assets. She has been able to reconstruct her house good from dilapidated. She had no productive asset before intervention of the project. Now she has goats, chickens and vegetables garden for income generating. Moreover, she saves money at the village savings and loan association group for household resilience. She took 2 meals per day accompanied with vegetables. Fish or meats are taken once a week.

SUMMARY OF CHANGE IN KEY INDICATORS SINCE INTERVENTION

Indicator	Just before the Shiree intervention	End of ROI (1)	End of CMS5
<u>Well-being category of</u> Socially designated Head female	Destitute	Destitute	Upper extreme poor
Diets*	Two meals a day at her brother's house, usually consisting of rice and seasonal vegetable daily. She has dry fish once a week and fresh fish 1-2 a month. She also eats Napie curry, and sometimes collects leaves and vegetables	Generally takes two meals a day, consisting of rice with seasonal vegetables and nappie. Has 25 gm of dry fish once a week. After May, 2012 from rearing share pig and getting old age allowance in July 2012. She now cooks for herself but	Took two meals in a day accompanied with vegetables. Fish/meat once a month

	from the forest.	sometimes her brother gives her curry.	
<u>Household Livelihoods ranked in terms of contribution to that years' income :</u>	Income: None 1. Reliant on brother & daughter 2. Daughter's VGD card	Income: 700-800 taka per month 1. Old age allowance per month 300 taka 2. Rice wine sell per month 400-500 taka 3. Reliant on brother & daughter irregularly	Income 1200-1500 Taka per month 1. Old age allowance per month 300 taka 2. Rice wine sell per month 400-500 taka 3. Livestock rearing 4. Community support
<u>Productive assets ranked in terms of value (who is key owner)</u>	None	1. 6 Goats - 3 adults and 3 kid, 2. 1 chicken and 10 chicks	1. 3 goats 2. 3 adult chickens
<u>House and homestead: Ownership or tenure and condition of houses.</u>	She lives in a house that she built with bamboo slips and a straw roof. This house is built on five decimals of land which belongs to the Para leader. He gave her this land free of charge	Same, but the house is becoming old and has a weak structure. She needs to repair it and has already bought two bundles of corrugated tin.	House condition is good. She repaired the house with the help of her brother

2. IDENTIFICATION OF VULNERABILITY SOURCES AND LEVEL OF EXPOSURE TO/PREPAREDNESS FOR HAZARDS

Received support from the project

On June, 2013, Maya received 2 pigs from the project support to rear in the households for the improvement of the well being condition. Since then she has been rearing the pigs with carefully. On October 13, Maya received gourd seeds from the project as per project design. Again On October 14, she got mixed vegetables seeds from the project for uplifting household livelihood condition.

Sold productive assets to repair the house condition

Maya was able to reconstruct the house newly with the help of relatives. However, she had to spend about 40,000 taka for the house construction. She had a plan the house to be repaired so that she saves money regularly in the house from her income. Apart from these she sold her 2 pigs, 2 goats and 4 chickens in the nearby market with help of her brother and got BDT 20,000, BDT 4500, and BDT 1,000 respectively. Her daughter also provided lump-sum money to construct the house. Now the house condition is good and Maya has been living alone in the house.

Invest old age allowance in productive asset

Maya has been included old age allowance through the local Union Parshad (UP) Council. Her brother also helped her to enlist the name at the UP office. Now she has been investing her old age allowance in income generating activities. For example, she bought 2 chickens from the old age allowance and rearing in the house.

Selling of rice wine: income opportunities

Selling of rice wine is one of the major income opportunities of Maya livelihoods. She sells rice wine regularly in the house and profit about 400-500 Taka per month. Some buyers also came in the house to drink and earn.

Collection of forest products: mitigate basic needs

Despite of old age Maya has been continuing collection of forest products from the forests. She collects firewood for fuel and other wild foods for consumption. Occasionally, she sells firewood in the village and earns 50 Taka per bunch of wood. Majority of the extreme poor households are dependent on firewood selling in the Chittagong hill tracts.

Asset erosion: poultry disease

Maya has been lost significant numbers of productive assets due to disease. For example 8-10 numbers of chickens. Apart from these, she lost 1 goat by a CNG accident. A CNG has crossed over the goat and died. She did not receive any compensation from the CNG driver. The market value of the goat was about 1200 Taka.

Forbidden to rear pigs due to complain of neighbors

Maya was forced to abstain rearing pigs in the household due to complain of community people particularly heighbours. Maya house is situated at middle of the community house so that there is no space to construct a pig house. On the other hand, community people have said not to rear pig in open house. Therefore, Maya has stopped to rear pigs in the household.

Received blanket from the project

Maya received a blanket from the project as a less beneficiary as well as old age people to mitigate the extreme cold during the winter season. She was very happy to receive the blanket in January'15.

Received mixed vegetable seeds from the project and share cropping with brother

Maya has been able to cultivate mixed vegetables garden at the nearby house with the help of her brother. She cultivated potatoes, chilies and reddish at the field. Maya and her brother will harvest the crops to mitigate short-term food security as well as income. She received the mixed vegetables seeds from the project.

Included VSL member:

Maya has been included at Village Saving and Loan association operated by the community people. She has been savings at village savings and loan association (VSL) account for three months and saves 20 Taka per week. Now she has about 240 Taka in the accounts. She is very happy to save money at the VSL account. Moreover, she saves money in the house; presently she has about 1200 Taka in the house. On the other hand, she has included another savings group where she saves 10 taka per month.

3. PROGNOSIS FOR FUTURE RESILIENCE

Death of goats and chickens

Asset erosion is the major threat of Maya Chak livelihood resilience. She had several experiences loss of asset due to infectious diseases and even accident by a CNG. She is the only member in the household so that she did not manage sufficient time to look after the goats. To prevent death of livestock's she has been planning to give enough time for rearing the goats. On the other hand her brother has been helping for livelihood improvement since widow.

Nursing the income generating activities

She received several vegetables crops including beam, gourd, and yard long bean for consumption as well as income generating activities. However she did not manage enough time for maintaining the crops although her brother has been helping to look after the crops. It is common scenario that crop damaged by flash flood in the Chittagong Hill tracts. Apart from this, she has been able to make drainage in the field to avoid crop damage with the help of her brother.

Selling of livestock and poultry

The majority numbers of buyers are Bengali and Maya cannot speak in Bengali. Despite of language barriers Maya has been sold her chickens and other vegetables crops in the market with help of own community people. During selling the product, Maya requested own community people for selling the product in the market place.

Savings at the local savings group

Maya has been savings at the village savings and loan association (VSL) group intervened by Caritas. Still she has been struggling learning financial basic literacy for savings and loan disbursement. She did not take any loan from the savings. Her brother helps her for savings in the VSL accounts.

Dreams and aspirations for the future

Sustainable livelihood without taking loan from others is the main dream and aspiration of Maya Chak. Although she has been living alone in the households, however she will invite her youngest daughter to live with until death. That's why; she repaired the house and rearing productive assets so that she can afford daily food consumption along with her daughter family.

Capacity to cope with future hazard/shock/event

Maya has medium level vulnerability in her livelihood conditions. She has chickens and goats and vegetables crops as income generating activities. Apart from these, she was enlisted at the government social safety nets program and regularly sells rice wine for income. Moreover, her brother helps her for households building resilience activities, for example included village savings group.

Types of hazards	Likelihood/Frequency*	Impact*	Strategy used to avoid/moderate impact
Poultry disease	Low	Medium	Not to buy poultry from market, sell in advance before disease outbreaks
Death of goat	Low	High	Protection from injury
Flash flood	Medium	High	Proper drainage system
Language barrier for product selling	Medium	Medium	Help received from own community people for marketing the product

*high, moderate, low

4. ANALYSIS

Maya households' well-being ascents and descents

Maya has been changed significantly his family well-being status in the last year. She has been able to repair house good in condition. More importantly she has been included village savings and loan association for savings and sells rice wine for regular income. On the other hand, her productive assets have been increased i.e. chickens. She also cultivated vegetables crops in the field with the help of his brother. Her well-being decreased when he spent significant amount of money for house construction and lost a goat by accident. Overall her livelihood status is good.

Household resilience of Maya family

Maya lives alone in the house surrounded by own ethnic community people. Her brother also lives in front of Maya household. She has medium level resilient capacity in term of productive assets and savings. More importantly she was enlisted government social safety nets programme and sells rice wine for regular income. Her two daughters live far away from the house. Occasionally she goes daughter house twice in a year to see their livelihood status. She has been planning to invite her younger daughter to live jointly in the house until death.

SWOT analysis of Maya family

<p>Strength</p> <ul style="list-style-type: none"> • Productive assets-chickens, goats, vegetables garden • Income opportunities-rice wine selling • Included social safety nets programme 	<p>Weaknesses</p> <ul style="list-style-type: none"> • Lives alone • No permanent productive land
<p>Opportunities</p> <ul style="list-style-type: none"> • Income opportunities • Savings at village savings groups 	<p>Threats</p> <ul style="list-style-type: none"> • Death of chickens and goats • Flash flood on the crops

NGO Intervention effect on Maya family

Livestock assets transfer along with skill training played a significant role for the livelihood of Maya. Now she has been able to repair house condition for well-being. More importantly, she has productive assets of goats and chickens for household resilience as well as vegetables gardening for additional income and food security. On the other hand, she has been included savings and loan association for savings.

QUALITATIVE MONITORING OF SHIRE INTERVENTIONS: CMS5(S) LIFE HISTORIES

INTERVENTION MAP FOR MAYA CHAK (65 YEARS OLD) FROM DATE OF INTERVENTION TO JUNE 2015

