**REFLECTION ON THE INTERVENTION FOR SU MU MRA**

<table>
<thead>
<tr>
<th>Shiree Q2 Research on Extreme Poverty in Bangladesh</th>
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</thead>
<tbody>
<tr>
<td><strong>Author</strong></td>
<td>Nikhil Chakma</td>
</tr>
<tr>
<td><strong>Institution</strong></td>
<td>Caritas</td>
</tr>
<tr>
<td><strong>Interviewee name</strong></td>
<td>Su Mu Mra</td>
</tr>
<tr>
<td><strong>Sex</strong></td>
<td>Female</td>
</tr>
<tr>
<td><strong>Age</strong></td>
<td>38</td>
</tr>
<tr>
<td><strong>Ethnicity/Religion</strong></td>
<td>Marma Adivasi/Buddhist</td>
</tr>
<tr>
<td><strong>Union, Upazilla and Zilla</strong></td>
<td>Before the Intervention: Lama, Bandarban</td>
</tr>
<tr>
<td><strong>Dates of Interview</strong></td>
<td>20 March 2012; 21, April 2013</td>
</tr>
<tr>
<td><strong>Well-being Status</strong></td>
<td>Before the intervention March 2012</td>
</tr>
<tr>
<td><strong>Working Extreme Poor</strong></td>
<td>Working Extreme Poor</td>
</tr>
<tr>
<td><strong>Livelihoods before and after the intervention</strong></td>
<td></td>
</tr>
<tr>
<td><strong>1. Day labouring</strong></td>
<td>1. Day labouring</td>
</tr>
<tr>
<td><strong>2. Rice cultivation</strong></td>
<td>2. Rice cultivation</td>
</tr>
<tr>
<td><strong>Productive Asset or IGA owned working capital</strong></td>
<td></td>
</tr>
<tr>
<td><strong>N/A</strong></td>
<td>1. 200 decimals of land given by her elder sister’s husband</td>
</tr>
<tr>
<td><strong>2. 1 goat</strong></td>
<td>2. Share cropping</td>
</tr>
<tr>
<td><strong>3. 3 pigs</strong></td>
<td>3. Agricultural labour</td>
</tr>
<tr>
<td><strong>4. 1 chicken</strong></td>
<td>4. Chickens</td>
</tr>
<tr>
<td><strong>Marital status and household composition</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Divorced</strong></td>
<td>Divorced</td>
</tr>
<tr>
<td><strong>Lives with youngest son</strong></td>
<td>Son age 16 – lives with Father</td>
</tr>
<tr>
<td><strong>Son age 14 – lives with Father</strong></td>
<td>Son age 9 – studying in class 2</td>
</tr>
<tr>
<td><strong>Divorce, lives alone in the house</strong></td>
<td></td>
</tr>
<tr>
<td><strong>Keywords</strong></td>
<td>Land access, savings, productive assets, health shocks and income opportunities</td>
</tr>
</tbody>
</table>
INTRODUCTION

The well-being of Su Mra has been changed significantly both socially and economically. However, she is emotionally depressed due to divorce and son separation. Apart from these, she has been able to move out extreme poverty to lower earning non-poor well-being status. Now she has chickens, share cropping with parent, timber plantation and mixed vegetables garden. Most importantly, she has about 70000 BDT savings and savings invested in different income generating activities. Further, she has been running a monthly deposit 2000 at formal Bank for well-being as well as mitigates future hazards and shocks. Overall, her well being status is good.

WELLBEING STATUS AT ENDLINE

Su Mra well-being status has been changed significantly after intervention of the project. She has been able to move out extreme poverty to lower earning non-poor. She has sufficient food security by cultivating sharecropping with parents. Furthermore, she received land from her sister husband where she has planted fruit and timber tree species. More importantly, she has savings 70000 Taka and has been continuing deposit scheme 2000 Taka per month at the formal bank institution. She took 3 meals in a day accompanied with vegetables. However, Su Mra feel mentally depressed due to son separation from her.

SUMMARY OF CHANGE IN KEY INDICATORS SINCE INTERVENTION

<table>
<thead>
<tr>
<th>Indicator</th>
<th>Just before the Shiree intervention</th>
<th>End of ROI (1)</th>
<th>CMS5 end line</th>
</tr>
</thead>
<tbody>
<tr>
<td>Well-being category of</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Female</td>
<td>Working Extreme Poor Studying</td>
<td>Working Extreme Poor Studying</td>
<td>Lower earning non-poor Son left the house</td>
</tr>
<tr>
<td>Son</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Diets*</td>
<td>Consisting of rice with seasonal vegetable like egg plant,</td>
<td>Have three meals with one and half kg of rice every day. Dry fish</td>
<td>Three meals accompanied with different vegetables</td>
</tr>
<tr>
<td>Gender differentiation/ or age difference mention and disaggregate by household member.</td>
<td>Tomato, bean, potato. Sometimes vegetables and leaves are gathered from the forest. They have 250g of dry fish over a total of 8 days per month, and fresh fish for about 2 days every 2 to 3 months. In the lean season when she has less work she only takes 2 meals.</td>
<td>Three days a week, totalling about 500 grams in a month, and 500gm of fresh fish once a month. They have egg twice a month, but vegetables regularly. Meat only once every 1-2 months. She was only able to buy 250-500 gm and this was for her son.</td>
<td>Including wild foods. Meat/fish/eggs took once a month</td>
</tr>
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<td>---</td>
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<td>---</td>
<td>---</td>
</tr>
<tr>
<td>Head (Female)</td>
<td>Son age 8 School class one</td>
<td>School class two</td>
<td>Son left the house</td>
</tr>
<tr>
<td>Productive assets ranked in terms of value (who is key owner)</td>
<td>N/A</td>
<td>1. One goat 2. Three pigs 3. One chicken 4. 200 decimal of hilly land (from elder sister's husband)</td>
<td>1. Fruit and timber trees 2. Chickens 3. Agricultural paddy land access 4. Hilly land access</td>
</tr>
<tr>
<td>House and homestead: Ownership or tenure and condition of house.</td>
<td>Lives in her own house on 7 decimal lands given by her father. House is 15 feet x 13.5 feet and is made from coarse bamboo mat and a thin tin roof</td>
<td>Same, but in April 2013 a storm damaged her house roof which she fixed with help from her elder sister's husband.</td>
<td>Own house and condition is good.</td>
</tr>
</tbody>
</table>
1. IDENTIFICATION OF VULNERABILITY SOURCES AND LEVEL OF EXPOSURE TO/PREPAREDNESS FOR HAZARDS

Received NGO’s support and continued to cultivation

Su Mu Mra has been received mixed vegetables seeds from the Caritas office for the well-being of the household. In 2013, she received 20 gram of gourd seeds and education supports for the son. She cultivated the seeds with the help of parents and received lump-sum amount of money.

In 2014, she also received mixed vegetables seeds (cucumber, gourd, bean, and other leafy vegetables seeds) from the project. Again, she was able to cultivate seeds at the parents land. She got lump-sum production and sold the vegetables at the nearby market. More importantly, she also consumed the vegetables for maintaining food security.

Son left house and lives alone

Su Mra has been suffering mentally depressed due to separation of husband. On the other hand, sons also separated from the house so that she lives alone in the household. At daytime, she stays at house to look after the household assets-store rice and poultry and stays at the elder sister’s house during the nighttime. During discussion she said that her youngest son came in the house occasionally but did not stay at night. Her husband has prevented to stay in the mother’s house. Elder son lives in Chittagong and working at garments factory but did not maintain any communications with Su Mra. Her second and third son also lives at paternal grandfather’s house. Due to lack of working member in the house, she has to hire labour for income generating activities.

Worry about Children education

As her son left the house, Su Mra has been felt worry about children education. They go to school irregularly. On the other hand, nobody look after them for education because their father did not stay with them. During interview, she said that her husband already married another one and staying at Chittagong with new wife. However, Su Mra has been trying to convince the youngest son to stay in her house so that he can continue school regularly.

Support received from her sister husband
Despite of mentally shocks, Su Mra has been able to plant fruit tree species in the field for well-being of life with the help of her sister husband. Now she has 30 banana trees and 50-60 numbers of papaya trees. Occasionally she sells banana and papaya in the market and consumes when required.

**Stealing of fruit tree species**

Although Su Mra has successfully planted banana and papaya trees in the field, however many of the fruits trees have been stealing by others. She did not pay attention regularly due to lack of working member in the family as well as she lives away from the crop field. Apart from, she also cultivated turmeric and ginger seeds on that field for economic income. She received the land from her parents to cultivate different types of crops.

**Forbidden to rear pigs and forced to sell**

Su Mra was forced to sell pigs due to ban of rearing pigs in the household. She sold 2 pigs in the market with the help of family member and got about 8000 Taka. Then she made gold ring from her as well as future security. Now she is only rearing chickens in the house. The main reason to ban rearing pig was to keep neat and clean the village surrounding areas as well as complain the neighbours. However, if anyone wants to rear pigs they must set up pig house. There is little scope to build a pig house at the homestead.

**Received land from parents for mixed vegetables cultivation**

Su Mra lives near her parent’s house. Her father has sufficient plain land in front of their house so that she has been cultivating mixed vegetables crops in her parent’s land. This is one of the positive resilience in her livelihood although all her family members left the house. During the discussion she said at the rainy season she will cultivate maize, bean, ladies finger and many others vegetables crops.

**Received again NGO supports and share cropping with parents**

In 2015, Su Mra also received mixed vegetables seeds from the project for long term income generating activities as well as sustainability of the household. She was able to cultivate with the help of parents. Apart from this, she has been helping her parent’s for cultivation of wet rice where she receives lump-sum amounts of rice every year. As a result she mitigates food security 3 meals per day around the year.
**Goats’ diseases and force to sell as well as poultry disease**

Su Mra had significant numbers of goats’ and poultry after intervention of the project. Therefore, she has been rearing the goats and chickens properly and provided necessary vaccine to goats’ to avoid disease. However, goats had been afflicted with diseases and seem that goats will be died very soon. In such circumstances, she sold the 4 goats and received about 5100 Taka. On the other hand, chickens also had been afflicted with Ranikhet diseases in ‘the last year. According to Su Mra about 30 chickens including chicks had been afflicted. Majority of the chickens had died.

**Savings kept at a goldsmith and monthly savings at bank**

Su Mra has been savings her income in the house before giving to the goldsmith (a gold shop keeper). When she was able to save lump-sum amounts of money about 70,000 Taka then she went to goldsmith for investment. She was introduced with goldsmith through her elder sister. Her elder sister also had given lump-sum money to the goldsmith for investment. To understand the facts clearly, Su Mra said the goldsmith is personally well-known and trustworthy people to her sister and she was requested to save money at the goldsmith. Finally Su Mra agreed to her sister’s proposal and kept money at the goldsmith. Now Su Mra receives about 2000 Taka per month from the goldsmith as profit. On the other hand her original amount remains stable. Further discussing with Su Mra said that goldsmith has been investing money to provide loans to other people so that he receives interest along with loan money i.e. he is acting as a moneylenders. Amount received from goldsmith Su Mra again saves money at the formal bank per month. Presently she has 1500 Taka cash savings in the house. Further she also included local savings group where she saves 10 Taka per month.

**Health hazards**

Although Su Mra has been involved in various income generating activities however her health does not go well and good. She often feels weakness while working. Moreover, she feels burning sensation of her skin which prevents long term works. Now she is taking medicine but still facing that health hazards.
3. PROGNOSIS FOR FUTURE RESILIENCE

Flash flood and destroy the income generating activities

Su Mra had experienced several years’ crops damaged by flash flood during the monsoon. She has been predicting crop loss due to flash flood this year. There is nothing to do when flash flood has been occurred. Majority of the farmers lost their production due to flash flood. The main affected crop is paddy field and mixed vegetables crops. On the other hand her hilly slope mixed vegetables crops are also susceptible to damage due to landslides resultant from heavy rain. Su Mu did not take any prior initiative to tackle the crop damage.

Stealing of crops

Stealing of crops would be a major concerned of Su Mra fruit tree plantation in the hilly land. She has already lost some papaya and banana from her planted crop field. She received the land from her sister husband. To avoid stealing she did not take any proper protective measures due to alone. On the other hand, the crop field is far away from the house.

Death of poultry

Death of poultry due to infectious diseases is the major problem in the CHT. However, Su Mra has been vaccinating the poultry since project intervention. She took training on livestock’s and vaccination from the Caritas staff which enables her to rear poultry in the house. She has been planning vaccinating the poultry in advance before disease outbreaks.

Irregular savings at the banks

Savings would be irregular if she did not get profit from the goldsmith. The bank savings is totally dependent on that. However, Su Mra has been planning to rear more goats and poultry to continue savings at the formal bank. On the other hand she has timber and fruit plantation where she will get income from them.

Dreams and aspirations for the future

Although Su Mra has been feeling mentally distressed due to separation of husband and children however she has been planning to return her children in the house especially youngest for proper education. This is the dreams and aspiration for the future so that she has been working with hard work. She never expects husband will return in the house because her
husband has already got married another one. Her two children stay at father in law’s house without proper care for education. If she is able to convince her children to stay own house, she will be very happy.

**Capacity to cope with future hazard/shock/event**

Su Mra has strong resilience capacity to cope with future hazards and shocks based on her productive assets and savings. Moreover, she has sufficient food store in the house and has paddy land for maintaining long term food insecurity. Apart from these, she has been received support from relatives particularly parents and her sister husband. She had faced following hazards in the last year.

<table>
<thead>
<tr>
<th>Types of hazards</th>
<th>Likelihood/Frequency*</th>
<th>Impact*</th>
<th>Strategy used to avoid/moderate impact</th>
</tr>
</thead>
<tbody>
<tr>
<td>Son separation</td>
<td>Medium</td>
<td>High</td>
<td>Counselling with son to stay with her</td>
</tr>
<tr>
<td>Stealing of crops</td>
<td>Low</td>
<td>Medium</td>
<td>Regular inspection</td>
</tr>
<tr>
<td>Health hazard-burning sensation</td>
<td>Low</td>
<td>Medium</td>
<td>Medical treatment</td>
</tr>
<tr>
<td>Poultry disease</td>
<td>High</td>
<td>High</td>
<td>Not to buy poultry from market, sell in advance before disease outbreaks</td>
</tr>
<tr>
<td>Goat disease</td>
<td>Medium</td>
<td>High</td>
<td>Vaccination from livestock office</td>
</tr>
<tr>
<td>Flash flood</td>
<td>High</td>
<td>High</td>
<td>Community action</td>
</tr>
</tbody>
</table>

*high, moderate, low

4. **ANALYSIS**

**Su Mra households’ well-being ascents and descents**

Su Mra lives alone in the house due to separation from husband. Consequently her 3 son left the house on request of her husband. The well being status has been improved moderately due to increase of productive assets (access to land for cultivation rice and mixed vegetables crops), fruit and timber trees species in the hilly land and savings in the Bank and cash in hand. Although she has lump-sum productive assets however she remains upset in the house. Her youngest son
came in the house once a week and but did not stay in the house. Su Mra feels insecurity to stays her house during the night time so that she has been staying in the father house at night. Overall her well-being is going well despite of husband and sons separation.

**Household resilience and vulnerabilities of Su Mra family**

Su Mra has been mentally distressed due to separation of husband as well as sons. She feels insecurity to stay in her house alone. However Su Mra showed strong coping strategies in her livelihood. She has sufficient land access for maintaining food security, savings as well as productive assets. Day by day her income opportunities have been increased. Now she has been convincing youngest son to stay with. But her husband forced to son not to stay with mother.

Living alone is the main challenges of her livelihoods. She has been trying to convince her sons to stay in the house but her husband prevents not to stay with Su Mra. On the other hand, her sons study are not got going well due to lack of supervision and guidance. She will be very happy if one of son would come in the house and helps household productive assets.

**SWOT analysis of Su Mu Mra livelihood**

<table>
<thead>
<tr>
<th>Strength</th>
<th>Weaknesses</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Productive assets-land, chickens, vegetables garden</td>
<td>• Low working member</td>
</tr>
<tr>
<td>• Savings</td>
<td>• Mentally depressed</td>
</tr>
<tr>
<td>• Fruit and timber species</td>
<td></td>
</tr>
</tbody>
</table>

<table>
<thead>
<tr>
<th>Opportunities</th>
<th>Threats</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Convincing sons to stay in the house</td>
<td>• Stealing of the crops</td>
</tr>
<tr>
<td>• Children education</td>
<td>• Death of chickens</td>
</tr>
<tr>
<td>• Proper use of productive assets</td>
<td></td>
</tr>
</tbody>
</table>
NGO Intervention effect on Su Mu Mra

The intervention had a significant effect on Su Mra livelihoods where she has been able to increase capital through selling of productive assets particularly goats. Most importantly, she has been adopted savings behavior through intervention. Now she has high savings about 70,000 Taka and has been continuing deposit scheme 2000 Taka per month in the formal bank. Apart from theses, she received land from her father and his sister husband where she cultivated wet rice, fruit and timber tree species respectively. That means she has moderate resilience capacity to cope with future hazards and shocks.
She got married to a moderate poor husband, but his family neglected and mistreated her.

Born into a relatively well-off large family and her father could easily provide for his family.

Because of some conflict over land, her husband deserts the household.

Her father gives her some land and helps her build a house as an independent, separate household.

Three sons born but the family doesn't let her look after them.

2011: Got divorced and took two sons with him leaving one.

2012: Selected as project beneficiaries.

Aug: Flash flood kills one goat and there is no work for a few days.

Jan: Got Typhoid and has low income for a month.

April: Gets 3 pigs as second phase of assistance.

July: Transfer of first assets: goats and chickens.

Nov: Second goat dies from disease.

April: Storm damages house but she repaired it with brother-in-law's help.

Support received from sister husband for planting fruit tree.

Stealing of fruit tree.

Savings at formal bank per month.

Savings kept at goldsmith about 70,000 Taka.

Feels weakness while working.

Worry about son education due to irregular schooling at parent home.

Share cropping with parents.

Death of poultry.

Forbidden to rear pigs and forced to sell and got 8000 Taka.

Received land from parents for mixed vegetables cultivation.

Son left the house and lives alone.

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