INTRODUCTION

Jebunessa, an abandoned/widowed woman of an age 36, is ascending towards ‘moderate poverty’ situation from ‘working extreme poor’ very slowly. She though feels uncomfortable lives in her brothers’ home with her son together. Earlier, before the project intervention her household descended into extreme poverty as a result of drought in one year followed by a flood in the next. Jubenessa was used to work for others as a full time domestic maid.

Nowadays, she left working for others and her self-respect increased after the project intervention. Her only son Ariful is around 17 works as a daily laborer who works to excavate sand from the river and carry it while transporting sand in different places.

Over the last one year Jebunnessa experienced low to medium shock or hazard which she has been able to manage quickly. Over the last one year, she has lost her assets (Sheep died), her son, only income earner became ill, seasonal unemployment hampers her household growth. Although those shocks and hazards, Jebunnessa has buit her resilience strategies using her economic capital (savings), social capital and institutional support. She recovered every shock and hazard and stopped working for others home as a domestic maid. Additionally, she has created an asset base and a savings with a plan ahead. More importantly, having stock of paddy and her savings has secure three meals a day round the year.

Recent turning points in the life of respondent in the last year

Loss of the productive assets

Loss of asset was a medium type of shock for Jebunnessa in March last year. One Sheep died in diarrhea though it was vaccinated and 3 Chickens died in avian pox in March 2014. Jebunnessa does not find the reason why those Chickens died even when they are vaccinated.
**Seasonal reduction of income**

From September to December of last year there was not a sufficient level of water in that region of Hoar during monsoon. The bigger boats and cargo boats could not run when those were loaded. For that reason, transportation of sand was difficult and daily laborers could not work for about 20 days.

**Fever of son**

Jebunnessa’s son was attacked by fever in November 2014 for 15 days. Jebunnessa had only 400 taka savings in her hand. Treatment for fever and buying of medicine took around 1000 taka.

**Supplementary support and loss of assets**

Shiree/RECALL project has supported Jebunnessa’s household with a small grocery shop for 1500 taka at her home in December 2014. She made profit of a total 1000 taka in two months.

**Institutional recovery support from the project**

Shiree/RECALL project had planned to give recovery support to Jebunnessa since she lost her shop. The budget for the support was maximum 1500 taka. She added 750 taka from her own savings and bought a Cow for a total of 15750 taka in May of last year.

**Fever of son**

Jebunnessa’s son fell into fever again in March 2015. He could not earn for 8 days due to his fever. What is more, Jebumessa spent around 500 taka to see a doctor and take medicine.
**Occupational health hazard and Fever of Jebunnessa’s son**

Jebunessa’s son Ariful was frequently attacked by fever last year. The attack came after about 6 months of she had received the supplementary support from the project. He was ill for **12 days and could not work in that time**. Jebunnessa had to spend 800 taka for her son’s treatment from Ariful’s savings. According to Jebunnessa she did not eat fish, meat and any other expensive food in that time. To afford three meals she picked up the wild vegetables most of the times.

**Chronic health problem of Jebunnessa**

Jebunnessa has been suffering from chronic high blood pressure for more than 4 years. She can not work hard and is to take medicine regularly. She also stopped working for other’s home outside of home for her illness. Occassionally, she works within home for her brother.

<table>
<thead>
<tr>
<th>Hazards</th>
<th>Shocks</th>
<th>Events</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Seasonal reduction of income</td>
<td>2. Loss of assets: Sheep died in diarrhoea and Chickens died in avian pox</td>
<td>1. Supplementary support from the project. Received a small grocery shop.</td>
</tr>
<tr>
<td></td>
<td>3. Frequent Illness of her Son Ariful: Fever for three times</td>
<td>2. Recovery support from the project: A milking Cow with a calf</td>
</tr>
</tbody>
</table>

**1. WELLBEING STATUS AT ENDLINE**

<table>
<thead>
<tr>
<th>Ranks</th>
<th>Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>DIETS</td>
<td>Jebunnessa now is able to afford three meals a day.</td>
</tr>
<tr>
<td></td>
<td>Most of the times Jebunnessa cook vegetables and fish for her family.</td>
</tr>
<tr>
<td></td>
<td>Even during the shocks and hazards she takes three meals with</td>
</tr>
<tr>
<td></td>
<td>vegetables, potatoes and dry fish. She buys meat once a month.</td>
</tr>
<tr>
<td></td>
<td>Additionally, she can eat Eggs and dal about three days a week.</td>
</tr>
</tbody>
</table>
2. IDENTIFICATION OF VULNERABILITY SOURCES AND LEVEL OF EXPOSURE TO/PREPAREDNESS FOR HAZARDS

**Death of Sheep**

The Common practice in livestock rearing is that people of that region usually graze their Sheep, Cows and Goats in the Haor freely to feed them grass in the open access resources. This practice of grazing exposed to the physical (contextual) vulnerability for the assets such as livestock. Jebunessa’s Sheep was grazing in the Haor land and ate green grass. Soon after coming back home it has been affected by diarrhea. Jebunnessa spent 500 taka from her savings for its treatment and also left no stone unturned to save its life. After two days the Sheep died proving all the attempts failure. Death of Sheep had no effect on household diet but it reduces productive asset base.

**Occupational hazard and sale of the supplementary assets of the shop**

Jebunessa’s shop was running well. This good situation of her household did not long last since his son fell into fever for 15 days. Jebunnessa had to spend almost all the investment and profit for her son’s treatment purpose and bought 5 Chickens by the rest of the 400 taka. She explains, It was winter and dry season in the Haor region and the price of the unit of sand was very low. All the sand dealers stopped their business for the time being during that time when her son was ill. Jebunnessa’s household income reduced radically and she was pushed to sell her assets of the grocery shop. Jebunnessa adds that her son is to work in the river water since he uses to dig out sand.

| EMPLOYMENT | Son: Works as a daily labourer to dig out Sand |
| ASSETS (INCOME GENERATING) | 6 Chickens worth 1000 taka  
One Cow worth about 20,000 taka. |

| Jebunessa’s Cow is milking now. She does not sell the milk rather gives it to her son to drink since he works hard. |  |
from the river and load it on Cargo boats. She thinks that her son is attacked by fever repeatedly due to this type of hazardous occupation. She also supplements that her son gets fever frequently since his Childhood. In that sense, she assumes that this health problem not only due to the nature of his job. Moreover, this is a very hard work for anybody especially for a boy of 17. Jebunnessa’s household diet does not reduce in when her Child is ill but she compromise in quality of food. For example, she does not buy meat and fish rather depends on the vegetables and potatoes.

**Chronic health problem of Jebunnessa**

Chronic illness due to high blood pressure for more than 4 years has seen as big problem for Jebunnessa nowadays. She is to spend around 1000 taka to buy her medicine every month. She cannot work in the rain and even she is unable to work hard. She stopped working for the others home due to her illness and now completely became dependent on her son’s income. She can work but for time being she think she should take rest. Moreover, though she stopped working for others but she still work some time at her brother’s home she live. Working for the other’s outside of home is not a prestigious job, she thinks.

**Seasonal reduction of income**

Jebunnessa can anticipate seasonal hazard such as reduction of working days of her son during dry season. But she cannot predict hazard in monsoon.

Last year, Jebunnessa’s household experienced a reduction of income since her Son could not work regularly. Even, seasonal problems in transportation of sand also remain same in the dry season. This is always uncertain whether monsoon water will be up to the sufficient level every year is a problematic area. Jebunnessa can not anticipate which year the Haor will be flooded adequately. Almost four months there is a difficulties in transportations of the heavy water vessels in that region Jebunnessa lives. During this time Ariful income reduces to 100 taka from 150/200 taka a day. Moreover number of working days becomes half than the normal situation.Since Jebunnessa can assume the situation earlier of dry season, she keeps cash saving and store of rice to recover any crisis in household diet.
Jebunnessa did not predict any shocks and hazards beforehand. She says, ‘Allah put us in hard times suddenly’. Although her fatalistic attitude about shocks, she is now aware of her son’s frequent illness. She again mentions, ‘if my son becomes ill, take him to doctor immediately. I don’t let him to go at work if there is a rainy day, even though we lose his income in that times’.

She anticipates that her Cow might be attacked by any disease. To protect from disease, she is planning to take the Cow to Upazilla livestock office to vaccinate it.

To save money and secure her household in advance, Jebunnessa worked for her brother’s home from April to July last year. In exchange of this she received 5 mounds (200 KGs) of paddy in April 2015 when it is time of harvesting in the Haor region. This amount of paddy supports her household consumption for more than 6 months.

In July of this year, Jebunnessa worked for her brother’s family and earned 500 taka in 8 days. She explains, whenever there is a hard time comes up, she uses to work for some days to earn an additional income and to save some money to tackle any future shock. Jebunnessa says, is necessary she will sell her Chickens and calf to recover any future shocks. She has an annual saving plan of 10,000 taka and of increasing number of her poultry and livestock. She hopes, ‘If I can increase my assets, I will be able to manage any difficulties’.

Jebunnessa can anticipate shortages of fodder for her Cow. For building future resilience, Jebunnessa already arranged straw (fodder) from her brother. Her brother has a great sympathy over her family as she is widow and poor. That is why, she received Cow food (straw) at free of cost.

<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>Seasonal reduction in income</td>
<td>M</td>
<td>L</td>
<td>Savings and storing paddy</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>Compromising with quality and diversity of food items</td>
</tr>
<tr>
<td>Seasonal</td>
<td>H</td>
<td>M</td>
<td>Savings</td>
</tr>
</tbody>
</table>

*Likelihood/Frequency: M (Moderate), L (Low) *Impact: M (Major), L (Minor)
<table>
<thead>
<tr>
<th>Health Hazard</th>
<th>Cope</th>
<th>Recover</th>
<th>Duration</th>
</tr>
</thead>
<tbody>
<tr>
<td>Fever of Ariful</td>
<td>Yes</td>
<td>Yes</td>
<td>5 Months (Recovery support)</td>
</tr>
<tr>
<td>Loss of supplementary support</td>
<td>H</td>
<td>L</td>
<td>No strategies taken</td>
</tr>
<tr>
<td>Death of Sheep</td>
<td>H</td>
<td>H</td>
<td>Institutional recovery support (Cow was given as recovery support from the project)</td>
</tr>
<tr>
<td>Chronic illness of Jebunnessa: high blood pressure</td>
<td>M</td>
<td>M</td>
<td>Still recovering (Chronic problem)</td>
</tr>
</tbody>
</table>

*high, moderate, low

3. ANALYSIS

In her resilience strategy, institutional support and savings were seen very effective. At the first shock, when her Sheep died, hers son’s income, savings and institutional supplementary support helped her to build her resilience. Additionally, Institutional support to recover the loss, made a good asset base for her household. Every time when her son gets ill, treatment using savings was the strategies to recover shock fast. Stock of good amount of paddy before the monsoon and using savings were also
effective in coping with the seasonal hazards. In every shock and hazard Jebunnessa’s household could afford three meals. Economic and social capital and institutional support seem as a channel of coping strategies.

Vulnerability within the households

Health issue appeared as a main source of other vulnerabilities within Jebunneassa’s household. Jebunnessa is a patient of chronic high blood pressure while her son get attacked by fever frequently. Errosion savings and interruption in regular income is a one of the major challenges of her household wellbeing. However Jebunnessa’s household has coped well in the health related shocks over last one year. Her economic vulnerability might intense if Jebunnessa’s son becomes ill for a long time since her household depends on the single income earner.

Social capital in coping and building resilience

Jebunnessa feel secure at her brother’s home and within her community. According to her, she has relatives in more than twenty households in her village. Also she thinks though she does not take loan or borrows anything else from others, if necessary, more than ten households will support her in shocks and hazards. Her brother’s home is a comfortable place for her. Sometimes there are some conflicts with her sister-in-law which seems usual to her. Jebunnessa is confident that she is now able to cope up with the medium type of shock such as illness for a long time and asset loss, since she will receive supports by taking loan and borrowing goods from her brothers and the community.
**Strength**
- Mentality to live independently
- Strong social network of her kin, relatives and community people
- Social capital: Relatives in more than 20 households and at least 10 households will support in shocks
- Self-reliance: does not expect any more support

**Weakness**
- Chronic illness of Jebunnessa: High blood pressure
- Frequent illness of her Son: Fever
- Unable to work hard
- Dependent on single income earner

**Opportunity**
- To increase productive assets
- Getting a permanent home at in-laws house

**Threats**
- Son’s marriage
- To fall into a chronic illness (fever)
- Investing money as *Mahajon*

---

**NGO Intervention effect on Jebunnessa household**

Concern Worldwide, a lead agency of DFID-Shiree program has been working to wellbeing status of the extreme poor people in *Haor* such as Jebunnessa. Her wellbeing status has been improved due to the project intervention. Shiree project provided her with three sheep of which one died because a dog bite it and rest of the two diarrhea. Apart from that, she has received a small shop as supplementary support and again recovery support for loss of her first IGAs.

Nowadays, she is able to afford three meals a day round the year. Institutional recovery support and mentoring has made household to create an asset base and cope with the shocks and hazards. At the very beginning of the project, Jebunnessa used to take loan from the self-help group. Nowadays she does not take any loan for last one and a half year. She gradually became a *Mahajon*. She invested 300 taka with interest and get a return total 4000 taka in two months.

Jebunnessa has now grown up a savings mentality to recover any future crisis. She has little amount which is 5000 taka in her hand. More importantly she is determined and confident to save a big amount every year regularly.
**Future plan**

Jebunneassa is willing to go back to her in-laws home in Naogaon, 8 kilometers away from her father’s home. She wants to settle there down permanently with her son Ariful. Her husband has a land of 2 decimal to build a home. She has a plan to save at least 10,000 taka per year since she has a dream to build her own house in in-laws village. With her savings, she wants to buy and rear some Chickens at her permanent home.

She is planning to go as soon as possible after saving some money if her son agrees to be settled there. She adds, Ariful is not very willing to move to his father’s home. He is little bit shy as he has been brought up at his (Jebunessa’s father) grand father’s home. It will be a social stigma if Jebunnessa and her son go back home after 16 years. Jebunnessa’s husband is missing since Ariful was only 9 months and nobody knows where he is. Since then, She has been living at her father’s home along with her brother’s family and her Child Ariful.

Jebunnesa hope that she will arrange her son’s marriage 4 to 5 years later. She will not resist him if he does anything ‘unexpected’ and get married earlier. In this time she wants to improve her household’s economic condition, increase her assets and save a good amount of money.