

CMS 5 ENDLINE OF MORIUM

INTRODUCTION

Morium's well-being status is just close to working extreme poor. Over the last one year she dropped from higher moderate poverty situation experiencing hazards and shocks such as accident and health problems (fever) of her Sons, disease of the Cow and seasonal reduction in income.

Moreover, socially unaccepted affair with a boy and migration to Chittagong also resulted into damage of her asset (grocery Shop) and end of her regular income opportunity through running a grocery shop. Getting married with a boy, younger than her age, made her stigmatized and put into more marginalized situation than before. Marrying for the second time and Migration to another district also causes loss of her grocery Shop which was a source of regular income earning. She coped negatively in some of the shocks since she was not prepared for those and had no savings to recover. As a result she is still recovering her debt and is trapped in loan. Additionally, further threat of being evicted has appeared as a major problem in her well-being pathway. She can now afford three meals in normal times with reduction to two during lean periods and have received a Cow from the Shiree/DFID project as a recovery support. Her working opportunities as a domestic assistant at others home declines during monsoon when the entire *Haor* region remains under water.

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

Morium had got married with a boy and migrated to Chittagong leaving her Shop and two Children at home two years ago. Morium was running her shop well. According to her, once a boy came to her shop at midnight. In that time Morium was in deep sleep. The boy knocked her window and asked that he wanted to buy a cigarette. According to Morium, she was not willing to sell cigarette to anybody at midnight. After insisting for a while Morium let him to enter her room and gave a cigarette. At that time, the boy forcefully and illegally compelled Morium to go in a physical relation. Morium did not shout or could not resist him as she told that her neighbors

would awake if she would do so and it would be a shame for her. Morium's elder brother awake after a while when the boy was staying at her room. He caught them red handed and suggested them to leave the village and get married. Morium and the boy escaped away from their village on that night and migrated to Chittagong. They got married after some days of migration.

Morium was not comfortable in City environment in Chittagong. Additionally, her husband who is younger than her used to ask for dowry indirectly. She returned from Chittagong and started living to in-laws house one year ago. Morium's husband and mother-in-law used to beat and abuse her often demanding dowry from her brother. She returned to her brother's home and divorced her husband in June of last year, after six months stay at her in-laws house.

Illness of elder Son

In January this year Morium's elder Son became very sick. He had pain and gastric in his stomach and so his stomach swollen. According to his mother Morium, he had problem in digestion.

Fever (Typhoid) of younger Child

Morium's younger child was attacked by Typhoid in March this year. Her Son became badly sick and weak for a month. Morium had to again spend 2000 taka for his treatment.

Accident of the younger Child

Morium's younger Child fell into an accident at the same time when he was suffering from Typhoid. He had cut his finger deeply by a cutlass.

Recovery support from the project

Morium received a Cow for 14,000 taka as a recovery support of the project in May this year. Earlier she received support to run a small grocery shop. That shop had stopped and she damaged her business before she migrated to Chittagong.

Cow's disease

Morium's Cow had illness soon after the intervention. Once the Cow had eaten bark of the jackfruit and immediately had diarrhea. The Cow's stomach also had swollen.

Seasonal reduction in income

In *Haor* region employment opportunity for the daily laborers and domestic workers decreases since the entire area remains under monsoon water. Agricultural works stopped completely and there are few scope to work at household level. Many people arrange marriages and social programs in this time because they can avail transportation facility by boat in this time. Morium's days of working for others become almost half than that of dry season.

| Hazards | Shocks | Events |
|---------------------------------|--|--|
| 1. Seasonal reduction in income | 1. Son's stomach swollen 2. Typhoid of Son 3. Stomach swollen of the Cow 4. Accident, cut finger of her Son | 1. Recovery asset support from the project |

1. WELLBEING STATUS AT ENDLINE

| Ranks | Status |
|----------------------------|--|
| DIETS | Morium usually can afford three meals a day except in the rainy season when working opportunity at others home and number of meals reduces slightly. In that time Morium is uses to have two meals for herself and three for her Children. Dal (lentils), potatoes and vegetables are common in her meals almost every day. She buys fish once a week. She also eats meat and Chicken if there is a social occasion or if any guest visits to the house she works for. In exchange of her every day works for others home, she earns 50 taka and a full meal for one person. |
| EMPLOYMENT | Domestic worker at others home Cow rearing |
| ASSETS (INCOME GENERATING) | One Cow worth 14000 taka 2 Chickens worth 400 taka (will be laying eggs biannually. Each of the Chickens will give 12-14 eggs) |

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

Illness of elder Son

Morium’s elder Son had pain and his stomach had swollen. Morium became very afraid of that situation because her Son was terribly suffering for two days. She took him to *Habiganj*, nearby district which is about 20 kilometers away of her home to see a doctor. Communication is very difficult due to the remoteness in that *Haor* area. Boat is the only medium of communication during monsoon. In January it was dry season and Morium and her Son had to go by boat through the canals and rivers. Moreover, there is no a ‘good’ doctor and hospital in that areas. Morium had no savings in her hand but she spent 2500 taka for her Son’s treatment. She borrowed

that money from a local *Mahajon* (money lender). *Mahajon* did not want to give her money since she is a poor and divorced woman. Morium then took her Uncle as a guarantor and again went to the money lender and then received 2500 taka with the condition that she will repay a total of 4500 taka in six months at 10 percent of interest.

Fever (Typhoid) of younger Son

Morium's younger Son fell into Typhoid fever just after two months of the illness of her elder Son. She borrowed 500 taka from her cousin, 1000 taka from younger sister and added 500 taka from her own savings. More importantly she could not go to work at others home for a long month. In that time Morium consumed one mound of rice which was stored at home to afford three meals a day. During April, entire Haor region is remains busy in harvesting and picking up paddy from the crop field. Morium worked for the other's home and earned 5 mounds (200 KGs) of paddy during this time. Eventually she stoked the paddy at home to cope in any crisis and lean period. Additionally, one of her paternal Aunty supported her with providing meals sometimes in that difficult time.

Accident of the younger Child

Morium's younger son cut his finger with a chopper suddenly. It was bleeding terribly in his hand. The cut required a double stitch. Morium had spent 1600 taka in total for her Child's treatment. She had no savings and had to borrow the money from her paternal uncle. She could not repay the loan yet. Her plan is to pay the money back when she will be able to grow a Calf and sell it in the market.

Cow's disease

The Cow that has been given to Morium from the project as a recovery support became in one month of intervention. According to Morium, It had a problem in digestion since she had given it a bark of a jackfruit. She had no experience of rearing a Cow and did not know what fodder was suitable for it. Morium took the Cow to nearby market place where local Para vat is available sometimes. She took treatment

for her Cow on credit and could not pay the fees of the doctor and expenses of the medicine yet.

Seasonal reduction in income

During the monsoon Morium's working opportunity becomes half for three to four months. In the dry season she can go to work for other's home for fifteen to twenty days. This reduction in income did not affect much her household's dietary practice. Morium stored 200 KGs of paddy at her house to secure meal during the monsoon when the agriculture-dependent people of the entire *Haor*.

3. PROGNOSIS FOR FUTURE RESILIENCE

Morium could neither anticipate her elder Son's illness with stomach, younger Son's fever (typhoid) and accident (cut finger) nor her Cow's disease. Nodaway, Morium takes care of her younger Son more closely to avoid any accident. She leaves him at home when she is at work in other's home. In the time of her work, she cannot take care of him. Moreover, Morium tries to give safe drinking water of tube-well and fresh foods to her Sons to avoid illness such as stomach pain and typhoid. She earns meals in exchange of her works for others home and all her family members eat that food together. That is why it is not always possible for her to give her Sons fresh food. Morium does not know the reason of her Cow's disease but she does not give the Cow any portion of jackfruit to eat. Apart from this, she did not take any preparation to protect her Cow from further attack of disease. The Cow is not vaccinated either.

Morium can easily anticipate her reduction of working opportunities and income at others home during monsoon which is usual every year. For that reason every year, Morium stores left over rice/paddy which she picks up from the corn field in harvesting season. Additionally, she also had stored 200 KGs of paddy to consume during the rainy season.

Morium can also anticipate scarcity of fodder of her Cow, since the entire *Haor* region, including grazing field, submerges under monsoon water. No space remains available for grazing her Cow. As part of her preparedness to save her Cow, she had stored 10 mounds (400 KGs) of straw (fodder of the Cow) during harvesting time in the Haor when straw is mostly available and cheap. She spent about 1500 taka from her savings which she had in her hand when returning home from Chittagong. The amount of fodder will secure her Cow's need for more than six months. However, she has 400 taka savings only in her hand which she received as *zakat* (religious donation) from the rich neighbors.

| Types of hazards | Likelihood/Frequency* | Impact* | Strategy used to avoid/moderate impact |
|--|-----------------------|---------|--|
| Elder Son's digestion problem: Stomach pain and swelling | L | H | <ul style="list-style-type: none"> • She took him to <i>Habiganj</i> to see a doctor • She borrowed 2500 taka from a local <i>Mahajon</i> (money lender) for her Son's treatment with condition to repay a total of 4500 taka • Still to recover financial debt |
| Fever: Typhoid of the younger Son | L | M | <ul style="list-style-type: none"> • Took treatment and Morium borrowed 500 taka from her cousin, 1000 taka from younger sister and added 500 taka from her own savings. • Morium did not go to work at others home for a long month • Consumed one mound of stored rice • Her paternal Aunty supported her with providing meals sometimes in that difficult time. |
| Accident of the younger Child: Cut finger | L | L | <ul style="list-style-type: none"> • Morium had borrowed 1600 taka from her paternal uncle for her Child's treatment. • She could not repay the loan yet. |

| | | | |
|------------------------------|---|---|---|
| Cow's stomach swelling | L | L | <ul style="list-style-type: none"> • She took treatment for her Cow on credit • Does not give her Cow any part of Jackfruit to eat • Still to recover financial debt |
| Seasonal reduction in income | L | L | <ul style="list-style-type: none"> • Consumed stored rice • Reduce quantity and quality of food, takes three meals a day. |

*high, moderate, low

4. ANALYSIS

| Anticipated | Cope | Recover | Duration |
|--|------|---------------------------|--------------|
| Fever: Typhoid of the younger Son | Yes | Yes | One month |
| Accident of the younger Child: Cut finger | Yes | Still to recover the debt | Fifteen days |
| Elder Son's digestion problem: Stomach pain and swelling | Yes | Still to recover the debt | |
| Cow's stomach swelling | Yes | Still to recover the debt | |
| Seasonal reduction in income | Yes | Yes | Three months |

Morium's well-being status dropped to working extreme poor from higher moderate poverty situation over the last one year. She now is able to afford three meals a day for her family and two during the lean seasons. Her working opportunities at other's home decreases during the monsoon and so does her regular daily income. She has her only productive asset, a Cow, received from the project after returning from Chittagong.

Morium's elder Son had pain with his stomach and soon after her return to home. She had only 2000 taka savings in her hand in that time but did not spent to save her

family from any future shock. She borrowed 2500 taka with interest from the *mahajan* (money lender). Her debt became 4500 taka including interest.

Again, her younger son fell into typhoid and cut his finger simultaneously only after two months of illness of her elder son. Her son's treatment required more amount than she had. For that reason, she had no means to survive except to borrow from her younger sister and cousin. She had to borrow a total of 3600 taka again for her son's treatment. Besides, her Cow had disease in its stomach soon after the intervention had taken place in the following month. All the health shocks required a lot of money and trapped Morium in debt of 8100 taka in total.

In no shock Morium was prepared and had no enough savings in her hand. This situation compelled her to take loan to recover her difficult times. During her younger son's fever she could not work for a month. In addition to this, her working opportunity declines during rainy season. Maorium was prepared before both of the time. She stored rice to keep her ability well to afford three meals a day even during hazardous period in rainy season.

She had got married to a younger boy and migrated to Chittagong two years ago leaving her Shop and two Children at home. Her Shop then was completely damaged and lost by her brothers. Last year she returned home divorcing her husband. She became helpless more than before by losing her Shop, being stigmatized for marrying a boy and spending both the capital and savings she had. She coped negatively in recovering of health shocks since she was not prepared for those and had no savings to recover. For this reason she is trapped in and still to repay her loan. She had only two thousand taka when returned home from Chittagong.

Additionally, further threat of being evicted has appeared as a major problem in her well-being pathway. She can now afford three meals in normal times with reduction to two during lean periods and have received a Cow from the Shiree/DFID project as a recovery support. Her working opportunities as a domestic assistant at others home declines during monsoon when the entire *Haor* region remains under water.

Vulnerabilities

Morium is the only income earner of her family. This has been observed as main source of her vulnerabilities. Moreover, she became stigmatized and alone after marrying a boy younger than her and having divorced for the second time. Even her social capital decreases after she had got married the boy. Social values and culture of her locality does not appreciate a widow to leave home to marry a younger boy. She is now seen as a ‘characterless’ woman to the villagers. Before her second marriage, she used to receive sympathy from all since she was a widow. She used to buy goods for her grocery shop on credit from the local market after the intervention took place.

Nowadays, after losing her grocery shop and marrying for the second time, as she mentions she cannot buy anything for her household from any shop on credit. Moreover, people whom she works for, sometimes use to gossip about her and speaks ill in front of her. According to her, many of the villagers will not hire her to work for them though she now works for couple of specific households and does not look for more. Considering the socio-cultural factors, she became more marginalized than before. Morium’s economic vulnerability still remains same since she is the only income earner in her household and amount of income fluctuates seasonally. What is more, Morium has low blood pressure and sometimes she feels weak and cannot work long time. She is not taking medication currently but she thinks her weak physical condition might put her family in serious trouble in terms of earning a regular income.

Morium had built house on her paternal Uncle’s homestead. Her Uncle has decided to sell the land in next couple of months. This decision seems as biggest problem for Morium since she has no plan where to go and build her new house once she is evicted from this homestead. It is worrying her that her Cow will also need a new house.

SWOT analysis of Morium’s household

| | |
|--------------------------------|--|
| Strength Hard worker | Weakness Single income earner Social stigma (Woman with bad |
|--------------------------------|--|

| | |
|---|--|
| | character) Trapped in loan of a total of 8100 taka Weak physical condition (low blood pressure) Not regular income round the year |
| Opportunity To grow asset | Threats To be evicted from Uncle's current homestead |

NGO Intervention effect on Morium's household

Morium was earning very good after the project intervention had taken place. Her shop was running well all the year round. Her social capital and relation with shop owners, self-help group members, neighbors and relatives was very strong.

All of the villagers started to respect her when she was running her shop. Members of the self-help group, in which Morium belonged to, were the regular customer of her shop. Her relatives used to invite her in different social occasions. Relatives used to visit her house frequently. She has a total of five brothers and four sisters living around the village. Her elder and younger sister and rich paternal Uncle did support her providing with food and money in difficult times.

All of her neighbors and relatives started disrespecting her after getting married and divorced with a younger boy. This change in her life also affects her status and working opportunities at other's home as well. Some of the rich villagers treat her as a woman of 'bad character' and don't call her in their work.

Morium had stopped working at other home and become busy with her grocery shop after the project intervention. Changes over the last year, put her again in the previous situation. Recently, she has started working at other's home again.

Future plan:

Morium's future plan is to be settled down permanently by marrying someone suitable for her. She is not willing to marry a person who has a large family and many Children. She is looking for who is divorced or widow living with one or two Children.

Morium wants to grow her asset base. According to her, if she could grow at least three calves from her Cow she would sale those and would repay all he outstanding loans. She wants her Children to be educated to be eligible for a salaried job with at least minimum wages.