## Shiree Q2 Research on Extreme Poverty in Bangladesh

### Author
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### Institute
Dushtha Shasthya Kendra (DSK)

### CMS 1 Reference
326-99997-1253 (Household ID from CMS1)

### Interviewee

<table>
<thead>
<tr>
<th>Name</th>
<th>Sex</th>
<th>Age</th>
<th>Ethnicity/Religion</th>
</tr>
</thead>
<tbody>
<tr>
<td>Rubina Khatun</td>
<td>Female</td>
<td>45</td>
<td>Bangladeshi Muslim</td>
</tr>
</tbody>
</table>

### Union, Upazila and Zila

<table>
<thead>
<tr>
<th>Current Address</th>
<th>Permanent Address</th>
</tr>
</thead>
<tbody>
<tr>
<td>Sultangonj, Kamrangirchar, Dhaka</td>
<td>Upazilla: Jamalgonj and Zilla: Sunamgonj, Division: Sylhet</td>
</tr>
</tbody>
</table>

### Date of Interview
May 08, 2015

### Well-being Status

<table>
<thead>
<tr>
<th>Dec 2009-Jan 2010 (Just before the intervention)</th>
<th>Apr-May 2013 (after 40 months of intervention)</th>
<th>May 2015 (after 54 months of intervention)</th>
</tr>
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<tbody>
<tr>
<td>Destitute(1)</td>
<td>Working Extreme Poor</td>
<td>Working Extreme Poor</td>
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### Livelihoods before and after the intervention

**Rubina (40 Y)**
Hawker of ashes and scavenger of waste paper (monthly income of 2,500-3,000 taka)

**Second daughter**
Domestic worker (without fixed cash income)

**Third daughter**
Domestic worker (without fixed cash income)

**Eldest son**
Vagabond

**Second son**
Vagabond

**Rubina (43 Y)**
Hawker of low-cost aluminium, plastic and melamine pots and utensils

**Second daughter**
Continuing as domestic maid for same employer (without fixed cash income)

**Third daughter**
She has left job of domestic works and staying with her mother

**Eldest son**
Started van pulling for a local factory

**Second son**
Started work at a shop

**Rubina (45 Y)**
Hawker of low-cost aluminium, plastic and melamine pots and utensils

**Second daughter**
Got married and living with husband family

**Third daughter**
Work as domestic worker

**Eldest son**
No permanent job. Sometimes pull van/rickshaw

**Second son**
Work at furniture shop
INTRODUCTION:

Rubina, 45 years old widow was born in a poor family. At the early age, she lost her mother and was being forced to be out of her parent’s home. Consequently she got involved in child laboring staying with a relative family. She got married at early age. In 2005, her husband died of tuberculosis. Rubina had given birth of 8 children of whom 5 survived – 3 daughters and 2 sons. After the sudden death of her husband, she had to take the responsibilities of maintaining family. Therefore, she was involved in various types of earning activities including selling ashes, collecting and selling discarded materials from dustbin and earth cutting. Although she tried to work hard to have good income, it was not adequate for maintaining five-member family. Consequently, she let her elder daughter to work as a domestic help in a rich family while she (daughter) was 10 years old.

In August 2009, Rubina was selected as a potential beneficiary of DSK-shiree project. Then, she has been provided a five-day formal training on Entrepreneurship Development and Business Management (EDBM). As a part of project interventions, she
received a package of outputs including financial capital, refresher training, start-up capital etc. for starting a business. After receiving financial capital and subsequent training she started a business called “Horekmal”. It was a business of buying and selling of plastic and aluminum household utensils, cooking pots etc. Initially, she had a good start with her business and had good profit. She made substantial profit and was able to mortgage 22 decimal of cropland in her village home. Her business was going well until her sickness in August 2011. She developed a tumor in her waist and underwent a surgical procedure. The impact was very negative of her sickness as it forced her to abide from her work with huge medical expenses. Thus, her working capital began to diminish as she was dependent on it for their survival. Under these circumstances, her second daughter went for a domestic help. After getting recovered from ill health, she again started doing business. But her eldest sons became a family burden as he was reluctant to get involved in any cash earning activities. At this point, her elder daughter developed pregnancy related complication and required remarkable medical expense again. She lost major part of her working capital for this reason.

In April 2013, her eldest son (21 years old) got married to a girl and took shelter at her village home (Jamalgonj of Sunamgonj district). The son assumed that her mother (Rubina) would not accept their marriage as it was their own choice. Finally, she (Rubina) went to her son and arranged some ceremonial event to accept that marriage and brought her daughter in-law and son back to Dhaka. However, it required some monetary expenses coupling with some opportunity cost. They she found that her working capital dropped down to Tk. 8000 only. Then she started doing business again. Now her little son (Rubel, 19 years) has been working with a workshop who earns monthly BDT 4000. But her elder son is reluctant to work regularly and spend much time to play cricket. The little daughter (Munni, 7 year old) stays at home with no schooling.

WELL-BEING STATUS OF THE FAMILY AT THE ENDLINE:
The well-being status of the family measured by three basic indicators i.e. diets, employment and assets (income generating). We have described what extent the family corresponds to three aspects. Based on these aspects, the household well-being remains same as it was in the last ROI in 2013.

**Diets**: As the family experienced a couple of shocks and events over the past two year’s i.e. pregnancy complication of elder daughter, illness (tumor) of wife, wedding of son which required additional expenses. The family tried to cope up these adverse events through reducing the consumption of daily meals. According to the wife they have reduced their daily meals both in quantity and quality. They took usually 3 full meals but with very limited and low cost food items (mostly rice, low cost vegetables, potatoes, pulses, and sometimes small fish and eggs).

**Employment**: Although the wife is self-employed (selling horekmal), frequent sickness often restrict her movements. Therefore, she often remain home while feeling week/unwell. Full-phased effort hardly paid to her business due her poor health. Thus, the overall income remains same or even went down over the years. Besides, her eldest son is reluctant to pulling rickshaw. According to the wife, the eldest son is very irregular in his work. He has a lethargic tendency; therefore, occasionally go for work (rickshaw pulling). On the other hand, her little son (17 Y) had worked in a shop but recently stopped working due to a misunderstanding with shop-owner.

**Household assets**: The wife has a working capital of BDT 8000. They have also Deposit Premium Skim (DPS) with a commercial bank with BDT 2000. The family has mortgaged 22 decimal of cropland in their village home with BDT 15500. They have minimal household utensil such as cheap wooden furniture, cooking pots, electronic devices (mobile phone).

**IDENTIFICATION OF VULNERABILITY SOURCES AND LEVEL OF EXPOSURE TO/PREPAREDNESS FOR HAZARD:**

Recently, the family has undergone a couple of adverse events which significantly affected the overall well-being of the family. We pointed out some the events with a
brief description and tried to describe how it affected their well-being and how extent they coped up with these.

**Recent turning points:**

Several events in their family pose them in a terrible situation in recent times.

1. Her little son (17 years) stopped working who was used to work in shop in *karmrangirchar* are and was paid TK. 4000 per month as salary. Therefore, the total income of the family has been reduced.
2. Her elder son is reluctant to regular work. He is also married and the couple is dependent on their mother’s income. He (elder son, Faruk age 21) hardly works and earn very little. He had a habit of playing cricket instead of work.
3. Five months ago, her second daughter got married to a cousin. However, they (thebridegroom) demanded TK. 30,000 as bribe. Rubina is trying to manage that money.

**Vulnerabilities:**

Rubina’s family is vulnerable to some sorts of event as mentioned above. Irregular income of their sons, reluctant to regular cash earning activities and frequent health shocks limit the family capacity to resist the adverse circumstances. According to her poor health also restricts the movements what is ridiculously necessary to hawker business. She was explaining the situation “I cannot walk along at a sequence. My legs become weaken. I had to take rest frequently. But my income depends on how much I walk in a day as a hawker.” on the other hand they have limited or no capacity to seek good/quality care for this ill health.

**PROGNOSIS FOR FUTURE RESILIENCE:**

Chronic health condition along with sudden hazardous event like daughter marriage with dowry, little son’s joblessness push the family in vulnerable situation. In future, the likelihood of improving overall situation might depend on the capacity of increase the
competency in the face of such adversities. The possibility of getting improved health might be low as the have little capacity to purchase high cost health care for chronic diseases. On the other hand, they have also little access to information to public health care services. Social networks seem poor in order that they can take some benefit of public services or seek some sorts of help in lean period. However, there are some positive aspects that might impact positively to improve the well-being of the family. The little son is very responsive to the family needs and has devotion to family member. He has been trying to improve his business skills so that he can start into either a business or get a good job. The overall resilience and coping up mechanism are described below.

**Resilience and coping up mechanism**

| Name: Rubina |
| --- | --- | --- | --- |
| **Type of hazard** | **Likelihoods /Frequency** | **Impacts** | **Coping strategies** |
| **SI** | **Health shocks** | Moderate | Moderate | No strategy |
| 01 | Hortal/Blockade | Moderate | Low | Selling might be low |
| 02 | Second daughter bribe | High | High | Planning to get loan of TK 30000 |
| 03 | Reluctant to work/irregular job of their sons | moderate | High | Searching for a job in a work shop in Kamrangirchar |
| 04 |

**ANALYSIS:**
The family has low resilience in such adversities. In practice they did not have any preparedness for health shock or any other hazard. However, health shocks is common among poor segments especially, those who live under limited civic facilities for example, water sanitation and hygiene facilities, poor housing conditions, inadequate
health care services and polluted environment. However, health conditions either bad or good strongly determine their household being. Although the aspect of health care is important, it remains inadequately addressed while program are designed. Very little scope for chronic disease care or lack of adequate information of availability of care often jeopardizes the daily activities of key earner of family. Thus it damage household saving and keep them aside from work and push the family to poverty trap. In this case we presented a SWOT analysis to show the factors affects the overall well-being of the family.

**SWOT Analysis of Rubina’s family**

<table>
<thead>
<tr>
<th>SI</th>
<th>Strengths</th>
<th>Weakness</th>
<th>Opportunities</th>
<th>Threats</th>
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</thead>
<tbody>
<tr>
<td>01</td>
<td>Second son is learning work in shop and paid monthly basis payment</td>
<td>Prolong illness of the wife</td>
<td>Son may be paid much after some days</td>
<td>Will take credit of 30000 with interest rate</td>
</tr>
<tr>
<td>02</td>
<td>Likelihood of buying land in homestead land in Kamrangirchar</td>
<td>Hortal/ blockade</td>
<td>Sons have learning multiple work</td>
<td>Reduce income during hortal and blockade</td>
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2010(Feb) - Received support from DSK-Shiree and started buying and selling ‘Harekmall’ (plastic, aluminum and melamine made utensils and pots) DSK-shiree project and earned a very good profit within a short time

2010(Oct) - Invested 12,000 taka to mortgage cropland in the village

2011(Aug) - Had operation to remove a tumor costing 6,000-7,000 taka and couldn’t earn money for 2 months renovated it as a living space; took out 25,000 taka loan

2011(Oct) - Value of mortgaged land increased to 15,500 taka

2011(Dec) - Re-started her business but sometimes felt pain in her waist where the operation happened

2012(May) - Eldest daughter suffered from pregnancy-related complications. Rubina must spend money and time looking after her daughter. Her income and her working are both were reduced had to pay 4,500 taka to get it back

2013(Mar) - Recovered her business and her working capital increased to 16,000 taka. Eldest daughter and her husband and children were seriously sick with the chicken pox. Rubina had to spend time looking after them.

2013(Apr) - Rubina had to spend 8,000 taka on her eldest son’s marriage and her working capital fell to 8,000 taka. Income also reduced due to political unrest.

Feb 2015, second daughter’s marriage required 30000 tk. dowries

Rubina (45 Y) From Date of Intervention to May 2015