INTRODUCTION

Parboti’s household with a very positive trend, has been uplifted from destitute situation before project intervention to moderate poverty level. She, with three daughters, who all are below five years old, and her husband has been living in a Muslim dominating area. Last year she experienced a number of shocks, such as; her husband had fractured his hand, given birth of a caesarean and fallen into fever. Moreover, one of her fishing nets was seized by the law enforcement agency and another net was theft in a month one after another. In most of the case, Parboti had anticipation of the event. However, Parboti’s intelligence, good amount of savings, strong social capital as well as human capital and choosing of alternative livelihood after being seized of her net had helped Parboti’s household to recover low to high level of shocks very quickly. Parboti has a feeling of marginalization being a Hindu family which as well as having a husband with disability. Parboti’s intuition, hard work and her husband’s skill also contributed in saving a good amount and planning a healthy future.

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

Health hazard: Fever of Parboti and her husband

In January this year, both Parboti and her husband fell into fever. They were attacked in different weeks and could take care of each other. Both of them were in bed rest for a week and spent 2000 taka all together. Parboti considers it as a low level of shock since it did not affect her household wellbeing much.
Health and financial shock: Husband’s hand had been fractured

Once some fisher men were quarrelling on an issue on where to put who’s fishing net in the river. Paroti’s husband who is a person with disability and good heart went to stop the quarrel. In some moments he got hurt on his right hand and been fractured.

Health and financial hazard: Born of a caesarean baby

In October this year, Parboti has given birth of a cesarean baby. This event is both of joy and pain. Parboti had spent 18000 taka in her operation.

Asset damage and financial shock: Husband’s fishing net was sized

In September, government banned catching Hilsa fish fry since this is breeding time. To save fish fry and eggs the probation on catching Hilsa fish lasted three months from August to October. Parboti’s husband as a fisherman of Hisha, went to the river with the net. Member of the law enforcement agency had seized his net as soon as he put it into the river. He husband had experienced a loss of 5000 taka.

Asset damage and financial shock: Husband’s another net had been theft

Parboti’s husband’s new fishing net had been theft after one month of its weaving. Usually, he put the net into the river and then lock it with a chain made of iron. In that night, her husband forgot about treat of being theft and came at home for a while putting the net unlocked in the river. Within a very short time he found the net had been theft on his return to the river.

<table>
<thead>
<tr>
<th>Hazards</th>
<th>Shocks</th>
<th>Events</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Fever of Parboti and her husband</td>
<td>1. Parboti’s husband hand had been fractured</td>
<td>Born of a caesarean baby</td>
</tr>
<tr>
<td>2. Caesarean operation</td>
<td>3. Operation for the caesarean baby</td>
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<td></td>
<td>4. Husband’s fishing net was sized</td>
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<td></td>
<td>5. Husband’s another net had been theft</td>
<td></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>Parboti’s household can afford three meal a day usually except in the case of big shock, her household was able to manage two meals for seven days. She had a good amount of saving and still does not want to spend it in affording three meals. Her household eats vegetables and fish every day where they use to buy meat and eggs occasionally, especially, if any relative visits them.</td>
</tr>
</tbody>
</table>
| EMPLOYMENT             | 1. Husband earns 500 taka a day by fishing  
                        2. Parboti occasionally works in the road construction project |
| ASSETS (INCOME GENERATING) | Country boat worth 5,000 taka  
                             Fishing net worth 5,000 taka |

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

Parboti and her husband had no anticipation in the case of falling into fever and fracturing hand in quarrel. In the other cases, they had clear anticipation and in the case of delivery Parboti took immediate step to go to the hospital using her previous birth experience.

Fever of Parboti and her husband

Parboti considers it as a low level of shock since it did not affect her household wellbeing much.
**Husband’s hand was fractured**

Parboti had to spend a total of 5000 taka for her husband’s treatment and early recovery. Parboti who is an intelligent woman, had saved money from what she had earned, as a daily labor, in a construction project one year ago. She saved the amount to cope up in adverse situation. After her husband’s fracturing hand, he was in bed rest for two long months and could not go out for fishing. At that time about one mound (40 KGs) of rice was stored at home to reduce shock of any crisis moment. Parboti’s family fell in short of rice after one month and a half month and they took 2 meals a day for ten days. Parboti had spent of 2000 taka from her savings again.

**Born of a caesarean baby**

Parboti’s maternal family and the community linkage is very good among the Hindu families. Her brother, younger sister, brother-in-law and a maternal cousin paid 18000 taka collectively. They did not even asked Parboti to pay for her operation. Parboti says, ‘I don’t have guardian, my husband had speech disability. My family can realize my problems and they always come forward to support me’. Another reason is that Hindu community usually has a very strong family bonding and community unity which acts as big social capital in the time of shocks.

Earlier, Parboti was afraid of pain before her delivery. She was suspecting delivery complications might arise. She, with no delay, called her brother to take her to the hospital and so did she. Here, Parboti again, reduced bigger shocks by using her intellectual ability and common sense. Now, she is recently feeling that there may have an infection in her operated part of the body. She feels pain on into it. That is why she is planning to see the doctor again.

**Husband’d fishing net was seized**

All the fishermen including Parboti’s husband had an anticipation of being seized of their net since it was time when Government banned fishing in breeding season. After seizing of her husband’s net, he started go to the river with the other fishermen for earning of 30% share of the total catch. Simultaneously Parboti’s husband started
weaving another new net which took 3,000 taka. Parboti spent her savings to buy the thread for weaving the net. Her husband had been able to weave the net and restarted fishing in one month.

**Another net was theft**

Parboti and her husband had anticipation of being theft of their net. She says, it was an accident since her husband had forgotten to lock the net on that day. Parboti, in a week, bought a new net to start fishing again. However, she did not make full payment yet. She had paid 2000 taka of the total amount and would pay the outstanding through installment by selling fish. Parboti’s husband now always keeps his net locked to protect it to be theft.

**3. PROGNOSIS FOR FUTURE RESILIENCE**

Parboti has no anticipation of any shock in next one year. She also cannot predict falling into fever again in future. She is woman of good intuition and always careful to have her family from disease. Since her husband has speech disability, she needs to remain extra caring to her family. She also says that we never know before a health shock attacks us. Attack of fever has taken as normal phenomena in life.

**Reduced delivery complications**

Parboti’s intuition and preparation before her delivery was very effective. She guesses delivery complications and went to the hospital immediately to avoid any big shock and reduce vulnerability.

**Husband’s hand was fractured**

Parboti’s husband now tries to avoid all type of quarrels and social conflicts after he had fracture in his hand. Parboti says her husband has a soft and eccentric mind. He cannot tolerate any quarrel and get involve in that to stop. She now becomes aware of her husband and try to motivate him to stop him involving in any clash.

**Fishing net was seized**
For future resilience Parboti’s husband had weaved a new net after seizing of the first one. The risky factor is that her husband did not stop going to the river for fishing during the prohibited time and which might cause another shock.

**Fishing net was theft**

After been theft of the new net, Parboti’s husband bought a new net immediately and always keep his net locked. he usually put uses to lock his net in chain. the loss of that net was an accident, as she said.

**Saving cash and storing food grains**

To reduce shock and vulnerability Parboti uses to store rice at her home and also save money on a regular basis. She has saved a total of 20,000 taka at Agricultural Bank of Bangladesh Government. She wishes to continue and make it bigger as much as possible to buy a land. Parboti is suspecting infection in her operated part of her body. She is planning to see a doctor to reduce future greater risk.

**Social network and support**

Parboti has a very good social network with her maternal relatives. They often come to support Parboti with cash and kind to protect her income from erosion. Her maternal relatives have sympathy on Parboti since her husband is disabled. Their financial condition is also better than Parboti. In her recent cesarean surgery, her maternal relatives paid all the expenses she needed.

**Human skill and gender relation**

Parboti is a woman with very practical knowledge and logic. She can decide what to do in what situation. Her knowledge and time preferred behavior supports her positively in her resilience strategies. Moreover, Parboti’s husband knows how to fishing and weaving nets. This skill is a valuable asset for their future resilience strategies.

It is also important that, being disabled, her husband is dependent on Parboti to make any decision. Their good understanding enhances their wellbeing status as Parboti says.
4. ANALYSIS

Parboti’s had been able to cope and recover her household shocks and enhance resilience capacity. Bing fractured in her husband’s hand, attacked by fever and theft of the fishing net were just accident. Parboti used her savings in recovering loss. In case of her delivery, Parboti had the ability to bear expenses of her operation. She rather had taken support from her social capital (sister, brother, bother-in-law and a maternal cousin) for paying 18,000 taka for her operation. All of her relatives have sympathy for Parboti since her husband has speech disability.

In another case is that Parboti and her husband knew that there is a risk of being seized of their fishing net by the law enforcement agency, science that was a
prohibited time for fishing. They did not stop going to the river to continue a regular income. They had the anticipation but chose to take the risk. After this shock, both of human of her husband such as skill of weaving net and financial capital such as saving were useful for her quicker recovery.

Her household had anticipation in most of the cases such as; she had gone to the hospital suspecting delivery complications, had anticipation before their net was seized and had preparation to protect their net from being theft. It is Parboti’s intuition which supported her household to take better decision.

Her household had been uplifted to Moderate poverty from destitute situation with an upward trend. External treat of communal conflicts and violence on the Girls are seen as element which might hamper Parboti’s household wellbeing and growth. However, Parboti is planning to relocate her home to her father’s area, a Hindu family dominating community.

**Resilience strategies of Parboti’s household**

<table>
<thead>
<tr>
<th>Anticipated</th>
<th>Cope</th>
<th>Recover</th>
<th>Duration</th>
</tr>
</thead>
<tbody>
<tr>
<td>Parboti’s husband hand had been fractured (no anticipation)</td>
<td>Yes</td>
<td>Yes</td>
<td>Two months</td>
</tr>
<tr>
<td>Operation for the caesarean baby (Yes, anticipated and went to the hospital)</td>
<td>Yes</td>
<td>Yes</td>
<td>One and a half month (Has got infection)</td>
</tr>
<tr>
<td>Husband’s fishing net was sized (Yes, anticipated but did not stop fishing in prohibited time)</td>
<td>Yes</td>
<td>Yes</td>
<td>One week</td>
</tr>
<tr>
<td>Husband’s another net had been theft (Yes, had anticipation but forgotten)</td>
<td>Yes</td>
<td>Yes</td>
<td>Outstanding amount which is 5000 taka is being paid in instalment</td>
</tr>
</tbody>
</table>
QUALITATIVE MONITORING OF SHIREE INTERVENTIONS: CMS5 RESILIENCE STRATEGIES

Fever of Parboti and her husband (no anticipation) | Yes | Yes | One week

Vulnerability within the households

Financial vulnerability

Parboti has reduced financial vulnerability of her household by her work and intelligence. Parboti uses to keep record of all financial aspects such as income, expenditure and savings. Her husband gives all the earned money to Parboti to save and utilize properly. She helps her husband in decision making of earning and saving.

Marginalization and minority problem

She has been living within a Muslim dominating community for a long time and she was comfortable in her current home. Nowadays Parboti is afraid of being a part minority religious group. Being a Hindu, she is feeling marginalized in her community. The reason is recent communal conflict in her area mad her worried about the community environment. What is more, her husband’s disability has doubled her feeling of being marginalized with the community.

Good social network and social capital

Parboti has the opportunity to get involved in the Government cash for work project and she has a good relation with the local Union Parishad. In spite of this she is afraid of communicating with the member of the UP. Females use to gossip and whisper about the Member’s character. The UP member lives near Parboti’s home. She is afraid that if the member propose her for any extra marital relation with her. She cannot trust the UP member.

SWOT analysis of Parboti’s household

<table>
<thead>
<tr>
<th>Strength</th>
<th>Weakness</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Good relation with the UP member</td>
<td>• Speech disability of husband</td>
</tr>
<tr>
<td>• Parboti is has calculative with very practical sense</td>
<td>• Being Hindu, feeling of marginalized</td>
</tr>
</tbody>
</table>
**Multiple income earners**
- Good amount of saving (20,000 taka at Agricultural Bank)
- Income round the year regardless the seasonal variation (except Government prohibition)
- Human capital: skill of weaving fishing net
- Parboti’s human capital: Good intuition and awareness
- Hard working

**Opportunities**
- Receiving support of social protection by disability allowance
- To be an owner of a land
- Getting involved in cash for work of the local Government

**Threats**
- Communal conflict between Hindu and the Muslim community
- To be arrested by the law enforcement agencies due to fishing when it was banned by the Government

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**NGO Intervention effect on Parboti’s household**

NGO intervention with a boat and net was found very effective and visible in building resilience of Parboti’s household. Parboti’s social capital such as her relatives helped her in recovering high level of shock. Apart from that shock, Parboti has used a total of 12,000 taka of savings most of which she earned by her project asset. She had been able to recover her household shocks very quickly because of her good savings. Her formal savings at Agricultural Bank will also support her in future resilience.

**Future dream**

Parboti has been living in a Muslim dominated community where there was long brotherhood relation among all regardless the religious identity. There are twenty
Hindu households are living around parboti’s home. Most of them are planning to migrate in India to avoid any future conflict with the Muslim of their community. Even Parboti’s mother-in-law also will migrate soon.

Parboti does not want to migrate. Rather, she is planning to buy a piece of land in her father’s area and relocate her house where there is Hindu families are the majority. She says, ‘If any household improves its financial status, everybody around it gets jealous. People used to say that I should have a son, my three daughters are vulnerable and my husband is a person with disability. In my community adolescent girls are vulnerable. People around start disturb a girl even if she is a child’. Parboti is saving continuously and her plan is to make her 20,000 saving around one Lac taka to buy a land in her father’s area. Her dream is to educate her Children well and secure a future for them.
Parboti was born into a working extreme poor family. Their father was not earning anything. They afford 2 daily meals.

Parboti’s younger brother got a secure job with high monthly income.

Parboti marries Om (no dowry), who is deaf and lived in a joint family. They afford 2 daily meals.

Parboti’s youngest brother got married and they separated from the joint family.

Parboti relies on her husband’s and in-law’s incomes.

Her brother-in-law got married and they separated from the joint family.

Parboti is eight month pregnant, she cannot work and she relies on other people’s donation to eat. Lower and feed her 3 people.

Decrease of household’s income and high dependency ratio.

Parboti falls pregnant and she was unable to work.

Om becomes chronically sick.

Om became sick and was afraid to go to the river at night for fishing.

Parboti’s husband hand had been fractured.

Husband’s fishing net was sized.

Operation for the caesarean baby.

Fever of Parboti and her husband.

Involved with Shiree project and received IGA.

Husband’s another net had been theft.

Parboti’s husband hand had been fractured.

Husband’s fishing net was sized.

QUALITATIVE MONITORING OF SHIREE INTERVENTIONS: CMS5 RESILIENCE STRATEGIES