CMS 5 ENDLINE OF HASI

INTRODUCTION

‘When I remember my past I can see that I could hardly manage three meals a day. Sometimes I could collect rice-soup (liquid part of the boiled rice) only. My eyes get wet when I think about how hard my struggle was’. Hasi was saying about her learning and development from her struggle in life. Her life was her teacher in every step.

Her boldness and confidence in her voice has made her a leader for the grass root people. Hasi is a group of leader of few other community groups organized by different organization and of Shiree project’s CBO.

As the only female shop owner in the market, Hasi is making very good profit and savings. Her wellbeing status has lifted up from destitute in before Shiree project intervention to near lower earning/non-poor level after the intervention.

Her household has been seen as resilient very quickly with less shock over last one year. She can now afford three meals a day, has a very good asset base and savings, diversified and season-friendly livelihood activities, having strong voice for the root people and linkages with the different Government and Non-Government Organizations. Last year her Cow had died, roof of the house has been torn and she had typhoid for couple of weeks. Hasi had recovered with the profit she made from her business, MFI and Shiree project’s institutional support. She confidently says, ‘even I could recover without taking MFI and Shiree recovery support’.

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

Asset loss: Death of Cow

Hasi’ Cow which she has got from the project intervention died in February last year. The cow was grown up and matured when it died and would worth 30,000 taka. It died in post-delivery complications.
Institutional Recovery support: Shiree project’s support

Hasi had received 2000/14000 taka to expand her grocery shop after five months of her Cow’s death. To avoid future risk of a Cow to be dead, the project decided not to provide Hasi with another Cow.

Created an asset base: ducks and hens

In February this year Hasi took two hens and ducks as sharer from a neighbor. She reared those and increased number of the hens and ducks from laid eggs. She finally, got half of the total number of hens and ducks. She became owner of a total of 10 ducks and 20 hens.

Health shock: Illness (Typhoid) of Hasi

Hasi had typhoid in April of this year. She was completely bed ridden for a long week.

Seasonal hazard: Roof damaged in Storm

Hasi’s house structure had been partly damaged in storm in August this year. The tin shade roof had been leaked and rain drops enter when it rains.

<table>
<thead>
<tr>
<th>Hazards</th>
<th>Shocks</th>
<th>Events</th>
</tr>
</thead>
<tbody>
<tr>
<td>1. Damage of part of the roof in storm</td>
<td>1. Death of Hasi’s Cow</td>
<td>1. Institutional support to expand shop and capital to recover loss</td>
</tr>
<tr>
<td></td>
<td>2. Typhoid of Hasi</td>
<td>2. Created an asset base of ducks and hens</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>Hasi’s household can afford three meals a day round the year. Hasi does not like meat and so does not buy. Her family members eat fishes almost every day. She does not buy vegetables rather she has planted five types of vegetables beside the road and on her relative’s garden. By doing this she produce vegetables for her own and for other relatives. Milk is rare in their menu but was regular for her Grand-Son when he was an infant. Hasi’s household eats eggs two to three days a week.</td>
</tr>
<tr>
<td>EMPLOYMENT</td>
<td>Cow rearing</td>
</tr>
<tr>
<td></td>
<td>Small trade with grocery shop</td>
</tr>
<tr>
<td></td>
<td>Small trade :Fish selling ( October to March)</td>
</tr>
<tr>
<td></td>
<td>Works as broker in conflict resolution and earns good amount</td>
</tr>
<tr>
<td>ASSETS (INCOME GENERATING)</td>
<td>10 Ducks worth 3000 taka</td>
</tr>
<tr>
<td></td>
<td>20 Hens worth 3500 taka</td>
</tr>
<tr>
<td></td>
<td>2 Goats: 4000 taka</td>
</tr>
<tr>
<td></td>
<td>A Cow worth 26000 taka</td>
</tr>
</tbody>
</table>

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

Hasi was not prepared for any shock and hazard anyway over last one year. Her shocks were less, as she thinks, ‘those were not very big shock though I was mentally shocked when my Cow died, since I took it as my Child’.

Asset loss: Death of Cow

The Cow was pregnant and had given birth of a Calf. It was bleeding continuously after the Cow had given birth of its Cow. Hasi call on a veterinarian at her home for
her Cow’s treatment. All of her attempt went in vein and the Cow died on the following day. As a caution, the veterinarian advised Hasi to bury the cow under soil with its entire contaminated staff to protect the disease from spreading out. Hasi had no experience of this type of disease of Cow. She had no anticipation of the post delivery complications of a Cow.

**Health shock: Typhoid of Hasi**

Hasi has run her grocery shop even when she was ill due to typhoid. She used to lay beside her shop and her disabled daughter used to work as a seller of the shop. Hasi knew that her daughter had intellectual disability and for this reason Hasi laid beside her daughter to help her selling goods in the Shop. Hasi spent 3000 taka in her treatment when she had typhoid.

**Seasonal hazard: Roof has been damaged in storm**

Hasi thinks that damaging of her roof in storm is not shock to mention. Her household is large and spacious and she thinks leaking of tinned-roof may be usual phenomenon to happen. Nobody was affect because of the damage of the roof.

### 3. PROGNOSIS FOR FUTURE RESILIENCE

Hasi has no anticipation about future shocks. However, she anticipates future hazards such as seasonal storm. She has believes in fate at time same time she is a struggler to uplift her wellbeing status. Her opinion is that ‘we cannot avoid our fate but I am not afraid of anything. I am a fighter; I can even fight even in front of any powerful politician. Grass root people are always with me’.

**Institutional involvement for recovery: took micro credit to buy another asset**

Hasi has a great affection to Cow rearing. She considers a Cow as her Child. After the death of her Cow was a high level of shock to her. She then decided to take micro-credit from Codec to buy a Cow again. Her logic was that her shop was running well
and it was not difficult repaying the micro-finance’s loan. Hasi took 15000 taka from Codec’s micro-credit programme. She finally bought another Cow for 14800 taka after five months of her Cow’s death. Hasi is more careful about her Cow’s health now. She calls the Upazilla veterinarian to see her Cow on a regular basis. She vaccinates her Cow herself a since she is trained in on vaccination by the Upazilla livestock office.

**Lack of knowledge and awareness**

Hasi does not know the reason of why typhoid may attack. She guesses that it is because of the difference of temperature in day time and at night. She thinks typhoid may attack in seasonal changes in temperature.

**Negligence and time preferred behavior: Roof has been damaged in storm**

Hasi though anticipates that any strong storm might intense her roof damage, does not care much to repair the damaged part of her roof and has no visible preparation to recover shocks in future except her savings. Repairing of the entire house will require about 5000 taka in total. Hasi thinks that it is wise decision to reinvest her money in expanding her business than to repair. In future if she feels that the damaged roof might be a high shock to her, she will repair it soon.

**Diversification of livelihood and human capital**

Hasi in spite of a single earner diversified her livelihood activities. She rear a Cow, runs a shop all the day, sells fishes at early morning, works as a mediator occasionally to negotiate with the local police station and at the same time she manages her household properly. This restless fighting mentality of Hasi, is an human asset in her strong resilient status of her household. In case of fish business there are seven days is peak week and lean time in the following. She does fish business every day in the peak week.

**Involvement with GoB project and savings as collective preparedness**

Hasi also had involved in Government project, ‘ekti bari ekti khamar’ two years ago. In responding to why Hasi’s household had been selected, she says, ‘the project staff members had sympathy on me since my daughter is disabled and I have no male adult
in my household’. She and her daughter are only saving in this project since they had been selected. Both of them have saved a total of 19,200 taka.

Hasi also saves in Shiree project’s CBO regularly which is now 1500 taka. Her dream is to make both savings bigger. Moreover her business capital is about 13000 taka in both for the grocery shop and fish business. Good productive asset base of about 36,500 taka also indicate her positive turn to strong future resilience.

**Knowledge and seasonal changes in livelihood**

Hasi’s shop runs well and almost same all the year round. Seasonal fish business for six months a year is an addition to that. Hasi also works as a mediator if there is any conflict arises since she knows which department of the Government does what. She helps the mass poorest to communicate and negotiate in the local police station. By doing this she has got an opportunity for an extra income occasionally.

**Leadership quality and feminist perspective**

Hasi has a feminist perspective since she is a leader and works for the local political leaders. She uses to do campaign in favor of the ruling party when there is a local government election. Moreover, in her life history it is explored that she has shown her bargaining capacity and leadership quality in several group conflicts. Her leadership quality has helped her attaining in leading role in different local committees of the government institutions which directly and indirectly will enhance her future resilience.

**Planning time preferred behavior**

Hasi has a very good planning. Her dream is to be elected as a member of the local government. With this aim she is saving money and strengthening relations with political and social activists. Her planning has a positive role in her future resilience.

**Knowledge**

Hasi has got several training on livestock management, vaccination, agriculture and disaster risk reduction. What is more important, she knows every government institution and the legal process of working with those authority. She also has
knowledge in legal trial and judiciary system. Her knowledge made her confident and vocal to access to the rights of the poorest. She helps other poorest supporting them with legal issues.

**Productive asset base and savings**

Hasi has a Cow, two goats, ten ducks and twenty Chickens which worth about 37,000 taka. Moreover her shop has a running capital of around 12, 00 taka. She saved a total of 34,200 taka in both CBO and in another government livelihood project. Her asset and savings will essentially support her future resilience positively.

<table>
<thead>
<tr>
<th>Types of shocks and hazards</th>
<th>Likelihood/Frequency*</th>
<th>Impact*</th>
<th>Strategy used to avoid/moderate impact</th>
</tr>
</thead>
<tbody>
<tr>
<td>Shocks</td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Asset loss: Death of Cow</td>
<td>L</td>
<td>H</td>
<td>• Took MFI to buy a new Cow</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Institutional support to recover loss</td>
</tr>
<tr>
<td>Health shock: Illness (typhoid) of Hasi</td>
<td>L</td>
<td>L</td>
<td>• Treatment</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Spent 3,000 taka from her savings</td>
</tr>
<tr>
<td></td>
<td></td>
<td></td>
<td>• Took her daughter to keep the shop running</td>
</tr>
</tbody>
</table>

| Hazard                      |                       |         |                                       |
| Environmental hazards: Roof damaged partly in storm | L   | L       | • Still did not repair |

*high, moderate, low

3. **ANALYSIS**

Hasi’s household wellbeing status is in upward trend from upper moderate poverty status to non-poor group though several shocks. Before intervention, her household was belonging to destitute situation. Her household has been able to cope up with and recover high level of shocks.
When the first shock attacked her household through death of her Cow, she could manage well by her shop’s profit and fish business. She was badly affected mentally since she considered her Cow as her daughter. Shiree project’s recovery team investigated her loss after the Cow’s death. The team thought that proving with her a Cow again as a recovery support would challenging to protect the asset. So the support went to expand shop’s capital. Hasi was confident enough that paying 15000 taka is not a problem to her through weekly installment and she took the MFI. She is now easily managing the payment of the loan. However she is now able to and recover high level of shock. Regular income from project IGAs, savings, Involvement with micro finance have helped her in quicker resilience in health and environmental shock and asset loss.

Damage of her roof in storm is not creating problem much in her household. Rather she thinks she will continue saving and make it a bigger capital to reinvest. At her convenient time she will repair the entire roof and will build it stronger. Hasi has used her savings and income both in paying installment and of MFI and in her treatment of typhoid. Good financial capital visibly supported in her recovery of shocks last one year. Behind this curtain, her human capital such as, strong leadership quality and immense credibility amongst the poorest also contributed to create a good base of financial capital. For example, both she and her daughter managed to get access to the ‘ekti bari ekti khamar’, a project of GoB, couple of years back. However her household is geographically as well as financially vulnerable since the household depends on only Hasi’s income.

<table>
<thead>
<tr>
<th>Anticipated</th>
<th>Cope</th>
<th>Recover</th>
<th>Duration</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Shocks</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Death of Cow (No)</td>
<td>Yes</td>
<td>Yes</td>
<td>5 months</td>
</tr>
<tr>
<td>Illness (typhoid) of Hasi (No)</td>
<td>Yes</td>
<td>Yes</td>
<td>2 weeks</td>
</tr>
<tr>
<td><strong>Hazards</strong></td>
<td></td>
<td></td>
<td></td>
</tr>
<tr>
<td>Roof damaged partly in storm (Yes)</td>
<td>Yes</td>
<td>No (Did not repair)</td>
<td>-</td>
</tr>
</tbody>
</table>
Vulnerability within the households

Health and age related vulnerability

Hasi is growing older and her family is dependent on single income earner. In this situation all aspects of her household including wellbeing and is dependent on Hasi’s income and good health condition. Any future health related shock might put her daughter in financial and as well as social vulnerabilities. Daughter’s disability may intensify her vulnerability and marginalized situation.

Climate and Seasonality

Hasi is living on the bank of a river which makes her geographically vulnerable due to river erosion and flood during rainy season. The level and volume of water rise in this coastal flood plain which might impact her household wellbeing.

SWOT analysis of Hasi’s family

<table>
<thead>
<tr>
<th>Strength</th>
<th>Weaknesses</th>
</tr>
</thead>
<tbody>
<tr>
<td>• Leadership and public interaction skill</td>
<td>• Daughter is deaf and disabled (intellectual)</td>
</tr>
<tr>
<td>• Multiple and alternative IGAs</td>
<td>and does not work to earn an income</td>
</tr>
<tr>
<td>• Income round the year</td>
<td>• Dependent on single income earner</td>
</tr>
<tr>
<td>• Very strong community network and relation with the political leaders including local government authority.</td>
<td>• Lack of awareness about reasons of being affected by typhoid</td>
</tr>
<tr>
<td>• Skilled in multiple areas such as; livestock rearing, poultry and goat rearing, vaccinating, gardening and disaster risk reduction and health and sanitation.</td>
<td></td>
</tr>
<tr>
<td>• Leader of different local Organization: President of Upzilla Livestock Office,</td>
<td></td>
</tr>
</tbody>
</table>
Disaster management committee, Union Mohila (women) Awameleague

- Good amount of savings (1500 at CBO of Shiree project and 19,200 taka at 'ekti bari ekti khamar' GoB project)
- Good amount of capital
- Good planning skill
- Hard worker
- Own homestead land
- Linkage with another Government programme (ekti bari ekti khamar)

**Opportunities**

- To be a Member of local Government of her Union
- To invest and expand her both grocery and fish business

**Threats**

- If her political alliance fall into difficulties politically, she might be affected
- Damaged portion of her household might be a threat

### Leadership skill and institutional linkages

In all of Hasi’s life history, her leadership skill has driven her journey into different prestigious positions. She is involved with several local authorities; such as, President of Upazilla Disaster Management Committee, Livestock Management Committee, President of Union Women Awameleague.

Hasi proudly told that she had involved 19 poor households in VGD programmes beyond the Shiree project beneficiaries, in April last year. She thinks that Shiree project beneficiaries have already received IGA support and they do not need additional support from local Government. She also adds that she does not need VGD support from the Government social protection scheme rather she wants other poorer to be selected in the programme. However, she says if she sees any beneficiary loss his or her IGA in Shiree project and her CBO, she will investigate and support to link that household with the Government Social protection Scheme.
In her locality, any Organization comes to implement a project, discuss with Hasi first to know the situation of the community. Thus doing this she achieves an organizing responsibility for that Organization.

**Future dream**

Hasi wants to make best use of her authoritative power and leadership skill. Her dream is to be elected as a Member of her Union Parishad in the next local Government election. She is confident that she has such a popularity among the root level people that they will certainly vote her. As a Eid greetings to the villager, local Upazilla Chairman has provided Hasi with 3,000 posters to exhibit her campaign and greetings in last Eid-Ul-Fitr in September. Hasi is proudly says that the local Member of Parliament of her constituent and the Upazilla Chairman has assured her that they will bear all the expenses of her election.

Her first dream regarding CBO is to complete registration and then to disburse loan to the other members of the CBO. She wants to see her CBO as independent financial institute. About her family, her only dream is to educate her Grand-Son who is only two years old and bring him up as a skilled person. She does not depend on her daughter who is deaf and has intellectual disability.

**NGO Intervention effect on Hasi’s family**

Effectiveness of Shiree project support was visible in Hasi’s resilience strategy in different shocks and hazards over last one year. She spent her profit and savings in treatment when she was attacked by typhoid. Moreover, to recover loss she has received MFI and still continuing weekly repayment of her loan to MFI of Codec from her profit out of her shop and fish business. She is not very serious about the damage of her roof in storm. Rather she is saving money to reinvest and repair the household with a very stronger structure.
QUALITATIVE MONITORING OF SHIREE INTERVENTIONS: CMS5 RESILIENCE STRATEGIES

RESILIENCE MAP FOR HASI (45 YEARS OLD) LIFE HISTORY, INTERVENTION TRACKING AND RESILIENCE STRATEGIES

2012 (Jan) Enlisted by Oxfam-Shiree project

- Wealthy elite
- Middle elite
- Lower earning non-poor
- Moderate poor
- Working
- Extreme poor
- Destitute

Born in a poor family where her father was the sole income earner

- Developed an eye problem which she got treated selling mother’s jewelry
- Dropped out from school and started working with father

- Migrated to Dhaka and both she and her husband afforded three meals
- Husband got an extra marital affair and she moved to father’s house, gave birth to 1st child
- Reunited with husband

- Huband divorced
- Continued day laboring

- Got a cow as the first IGA
- Got support from project to start tea stall

-Daughter got married but separated within short time

- Daily income increased from tea stall while she keeps increasing the business

- Affected with cyclone, fewer earning opportunities, daughter dropped out from school

- Death of Hasi’s Cow

- Suffered from strong diarrhea during the cyclone of May, borrowed 4000tk on high interest from a cooperative

- Received MFI to buy a Cow and bought a Cow

- Sought institutional support to expand shop and capital to recover loss

- Damage of part of the roof in storm

- Created an asset base of ducks and hens